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RENTAL HOUSING IN RURAL MANITOBA: CURRENT ISSUES AND FUTURE PROSPECTS

Eileen Badiuk and Tom Carter

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PREFACE

Rural housing issues have been a neglected component of housing research in Canada. Most research has focused on urban areas and the problems facing urban households. This study is a small step forward in addressing this area of neglect.

This study focuses on small communities in rural areas. The emphasis is placed on centres with 2,500 people or less, although comparisons between the small rural communities and larger urban centres are highlighted throughout the report. The research theme throughout the report is the rural rental market. However, the report does address many other market and non-market (in the very small centres) issues, as it is often unrealistic to separate the rental sector from the market as a whole in such small communities. More specifically, the report:

- documents housing, demographic and socio-economic trends in rural communities;
- develops profiles of both the demand and supply sides of the market;
- highlights current housing problems, and the level and characteristics of housing need in rural areas;
- comments on the applicability of past policy and program initiatives designed to address housing need; and
- suggests broad initiatives that appear to be necessary to respond to problems faced by households in rural communities, specifically households in the rental sector.

The report does not develop detailed policy or program criteria for the suggested initiatives.

One of the problems in undertaking research in rural areas is the lack of a comprehensive and reliable data base that permits time-line analysis. This report is no exception. It draws on a number of secondary sources, including Statistics Canada, but it also incorporates data from the program files of various agencies, and data collected through fieldwork and interviews. The data are not always entirely compatible, and often different centre size groupings must be used to highlight different issues. Overall, however, a relatively comprehensive picture of the rural housing situation is provided.

Although the report deals only with Southern Manitoba, in the final analysis, it adds appreciably to our understanding and knowledge of rural housing issues. However, it raises as many questions answers. In this respect, readers will find that it opens the door to a number of areas for further research.

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Department of Geography
The University of Winnipeg

1.0 EXECUTIVE SUMMARY

1.1 HOUSING POLICY AND PROGRAMS FOR RURAL AREAS

Until recently, little attention was given to improving the housing conditions in rural areas and small centres.

- The early development of public housing policies and programs in Canada focused on larger urban centres with very little emphasis on improving the housing conditions of households in smaller communities.
- When addressing the housing conditions of households in rural areas of Canada, programs targeted to assist low- to moderate-income senior citizens has been much more successful than programs targeted to families. Programs targeted to seniors have usually emphasized the provision of affordable rental accommodation, whereas programs targeted for families have generally attempted to address housing problems by providing options directed at homeownership.
- Despite a variety of social housing initiatives, it was not until 1974, with the introduction of the Rural and Native Housing Program, that the federal government initiated a nation-wide housing program targeted specifically to address the housing conditions of households in rural areas and small centres.
- Social housing assistance in Manitoba includes: the Public and Private Non-Profit Housing Programs that provide rental units; the Rural and Native Housing Program that provides homeownership units; the Shelter Allowance Program that provides subsidies directly to households living in private market accommodation; the Rent Supplement Program that provides rent supplements to private property owners having low-income households; the Residential Rehabilitation Program, the Critical Home Repair Program (ended 1989) and the Emergency Repair Program, which provide financial assistance for the repair, modification and rehabilitation of existing housing units.

A substantial portion of social housing assistance in Manitoba has taken the form of the direct supply of units.

- Currently, there are over 23,000 social housing units distributed among some 223 centres in Manitoba. While two thirds (62.3% or 14,450) of these units are located in Winnipeg, over one quarter (27.8% or 6,470) are located in centres with fewer than 10,000 people. Most non-Winnipeg units are located in Western and South Central Manitoba, the most populous regions of the province.

Social housing comprises a significant portion of the rental housing stock in Manitoba.

- Social housing accounts for almost one-fifth (18.5%)[1] of the rental housing stock in incorporated centres in the province.
- In incorporated centres in rural areas, social housing accounts for a much higher percentage of the total rental stock: 26 percent in centres 5,000-9,999, 39 percent in centres between 2,500-5,000 and close to 50 percent in centres of less than 1,000 people.

A significant portion of the social housing stock in Manitoba is targeted to senior citizens.

- Almost two thirds (61.5% or 14,343) of the social housing stock in Manitoba is targeted to senior citizens.
- Almost one third (29.6% or 4,245) of all seniors' social housing units are located in centres with fewer than 10,000 people.
- Of the 6,470 social housing units located in centres of 10,000 or less, two thirds (65.6% or 4,245) are targeted to low-income senior citizens.
- In rural communities, particularly in centres with less than 500 people, seniors' housing may account for the overwhelming majority (80%) of the social housing stock.
- Only one third (36.5% or 8,476) of the social housing stock in the province is targeted for low- to moderate-income families. Only one quarter (25.1% or 2,128) of these units are located in centres with less than 10,000 people—less than one tenth (9.0% or 759) are located in communities with fewer than 1,000 residents.
- Only a relatively few social housing units (377) are targeted for households with special needs (persons with handicaps such as the mobility- or hearing-impaired). Few (25.5% or 96) of these units are located in centres with less than 10,000 people.

Although rent supplements and shelter allowances are available to low-income households throughout Manitoba, program take-up has been limited in small communities.

- Rent Supplement is a federal-provincial cost-shared program which exits to reduce the rental payments of low-income tenants living in designated private market suites. For the period April 1, 1987 to March 31, 1988, total benefits under the program exceeded $3.3 million. Few households residing in rural areas and small centres accessed the Rent Supplement Program.
- Shelter Allowances are available to low-income seniors (SAFER) and family households (SAFFR) that rent private market accommodation. For the period April 1, 1987 to March 31, 1988, over 4,300 pensioner and almost 2,000 family households received benefits totalling $5.7 million through shelter allowance programs. However, as with the Rent Supplement Program, few households in rural areas received shelter allowances.

Eligible Manitoba households may also benefit from home repair, renovation, and modification programs.

- The Residential Rehabilitation Assistance Program (RRAP) and the Critical Home Repair Program (CHRP) assist low-income households to upgrade their dwelling unit. In 1988, 505 households in Manitoba received RRAP loans. Of these, 496 or 98.2 percent resided in centres with fewer than 10,000 residents, 80 percent resided in centres of less than 1,000. For the period April 1, 1987 to March 31, 1988, 1,013 households received assistance through the Critical Home Repair Program (CHRP). (CHRP was terminated at the end of 1989). Most of these households resided in centres with more than 10,000 people.
- The Emergency Repair Program (ERP) provides assistance of $1,500 to $2,500 to households in rural areas (centres of 2,500 or less) for the urgent repair of existing housing. In 1990, some 212 households in rural areas of Manitoba received grants totalling $453,153.

1.2 DEMOGRAPHIC TRENDS THAT WILL SHAPE HOUSING DEMAND IN RURAL AREAS

The population of rural centres in Manitoba is declining, while urban growth continues.

- The population of urban centres (population greater than 1,000) increased by 30.2 percent during the 1961 to 1986 period. Although the rural non-farm population also increased during this period, rural centres (population less than 1,000) experienced a net population loss of 8.2 percent.

Population growth in Manitoba is associated with size of centre. The larger the centre, the greater the likelihood of growth.

- The cumulative population of small rural centres (population less than 250) decreased by 19.9% during the 1961 to 1986 period. In fact, of the 290 centres with a 1961 population of greater than 50 but less than 250, 119 or 41.0 percent experienced a net population loss exceeding ten percent between 1961 and 1986. Conversely, few centres with a population exceeding 2,500 decreased in size during the same period. In fact, the cumulative population of centres with at least 2,500 people increased by 52.9 percent between 1961 and 1986.

Population growth in Manitoba is concentrated on a regional basis. Centres that are growing are generally located close to Winnipeg.

- Population growth has been most pronounced in the southern region of Manitoba known as the Pembina Valley. Growth has also occurred in centres surrounding Winnipeg.

Despite population decline in most small centres in Manitoba, marginal growth in the number of households continues in these centres.

- Between 1981 and 1986, the population of rural centres (population less than 1,000) declined by 1.5 percent, but the number of households increased by 2.6 percent.
- Data for small centres also suggest that the rate of household growth is declining. For example, the number of households in small urban centres (population less than 5,000) increased by 22.7 percent from 1971 to 1981, but only by 0.2 percent during the 1981 to 1986 period. Similarly, the number of households in rural centres (population less than 1,000) increased by 2.8 percent during the 1971 to 1981 period, but only by 2.6 percent during the 1981 to 1986 period.

Despite an overall decline in size, households in Manitoba remain smaller in rural and small urban centres.

- The average household size in Manitoba decreased from 3.3 persons in 1971 to 2.7 persons in 1986. Although this decline was evident across the province, households in rural and small urban centres (population less than 5,000) continue to be slightly smaller than those in larger urban centres as well as those in rural farm and rural non-farm areas.

In rural and small urban centres in Manitoba, growth has been greatest amongst non-family rather than family households.

- While the number of family households in rural and small urban centres in Manitoba (population less than 5,000) decreased from 22,385 in 1981 to 21,980 in 1986 (-1.8%), the number of non-family households increased from 9,445 to 10,065 or 6.6 percent.
- In rural and small urban centres (population less than 5,000), the increase in non-family households can be attributed to an increasing elderly population, particularly single and widowed seniors.

In rural and small urban centres in Manitoba, the sex ratio continues to be female-dominated.

- In Manitoba, particularly in rural and small urban centres (population less than 5,000), the female proportion of the population has and continues to be larger than the male. This situation may be largely attributed to the greater longevity of elderly females that reside in these centres.

Although rural and small urban centres in Manitoba have a high proportion of married persons, the proportion of the population that is either separated, widowed or divorced is increasing.

- Traditionally, large urban centres (population greater than 5,000) have had a higher proportion of persons that are either widowed, separated or divorced than small centres. Although this trend continues, the proportion of the population in rural and small urban centres (population less than 5,000) that is either widowed, separated or divorced has increased significantly.

In Manitoba, rural and small urban centres have a high proportion of people in the very young and the very old age groups, creating high dependency ratios.

- The decline in the population of farm areas and rural and small urban centres (population less than 5,000) has been accompanied by age-selective migration (working age persons) and population aging. Small centres and rural areas, therefore, have a high incidence of young (0 to 19 years), and more prominently, elderly persons (65 years and over), thus creating high dependency ratios.

Although incomes remain low in rural and small urban centres in Manitoba, the incidence of low income has declined substantially.

- The average annual income of individuals (persons aged 15 years and over) in rural and small urban centres (population less than 5,000) increased by over 150 percent during the 1971 to 1981 period, yet remains well below corresponding income levels of individuals residing in large urban centres (population greater than 5,000).
- The proportion of all households that are low income residing in small centres (population less than 1,000) in Canada declined during the 1971 to 1988 period. This was true for both family and individual households. This decline can be attributed to either an actual increase in the average annual income of family and non-family households relative to the cost of living, or the movement of low-income households from small to larger centres.

1.3 CHARACTERISTICS AND TRENDS OF THE RURAL HOUSING STOCK

The level of homeownership remains high in rural and small urban centres in Manitoba.

- The level of homeownership varies considerably among centres of varying size. In centres with populations over 1,000, 61.0 percent of the households were owners in 1986. Variation around this average ranged from 72.0 percent in centres 2,500-4,999, to 59.6 percent in centres 100,000+. In the smallest centres (population less than 1,000), the proportion of homeowners climbs to 78.1 percent.
- Between 1971 and 1986, the level of homeownership in rural non-farm Manitoba (centres less than 1,000) decreased from 76.2 percent to 74.9 percent. However, in small urban centres (population less than 5,000), the level of homeownership increased from 66.3 percent to 70.7 percent during the same period.

Single-detached dwellings continue to comprise the overwhelming majority of the housing stock in rural and small urban centres in Manitoba.

- There is an inverse relationship between the size of centre and the proportion of the housing stock that consisted of single-detached dwellings—as the size of centre decreases, the proportion of single-detached units increases. For example, in centres with fewer than 2,500 residents, over 80 percent of the housing stock consisted of single-detached dwellings in 1986, whereas in centres of larger than 10,000, less than two thirds of the stock consists of single-detached dwellings.
- However, the proportion of stock consisting of multiple units increased in all centre size categories over 1,000 between 1971 and 1986, except in centres 5,000-9,999. In 1971, 26.4 percent of all units were multiple units in centres 1,000+. By 1986, this figure had climbed to 30.4 percent. In centres under 1,000, the proportions of the inventory consisting of multiple units fell from 7.3 percent in 1971 to 6.4 percent in 1986.

The housing stock in rural centres in Manitoba is more likely to be older and in greater need of repair than the urban housing stock.

- One third (35.1%) of the housing stock in rural centres (population less than 1,000) was constructed prior to 1946; an additional fifth (21.8%) was built between 1946 and 1960. In larger centres (population greater than 10,000), only one fifth to one quarter of the housing stock was built in either the period before 1946 or from 1946 to 1960.
- Almost one quarter (22.5%) of the housing stock in rural centres (population less than 1,000) requires minor repairs; approximately one tenth (8.8%) requires major repairs. In larger centres (population greater than 1,000), only 6.4 percent of the housing stock requires major repairs and 20.7 percent requires minor repairs.

The cost of repairs to bring owner-occupied dwellings up to standard in Canada is higher in rural than urban areas.

- In 1986, the average amount required to bring a rural dwelling (population less than 10,000) up to standard was $5,000; the average urban dwelling (population greater than 10,000) required about half that amount.

Families in rural areas of Canada generally spend more than the national average on dwelling maintenance and repairs, and more than their urban counterparts.

- In 1986, rural non-farm families spent an average of $391 on home maintenance, repair and replacements, or 106 percent of the national average. In the same year, urban families spent less for dwelling maintenance, repair and replacements—only $363, or 98 percent of the national average.

The level of new construction in rural areas and small centres in Manitoba increased substantially during the late 1980s.

- During the 1978 to 1990 period, over 13,000 dwellings were added to the housing stock in rural areas and small centres (population less than 10,000). Most of this activity occurred in the last half of this period. This represented 18 percent of total provincial starts, although this area does contain close to one third of the provincial population.
- Although much of this housing stock was constructed in rural non-farm areas to accommodate the increasing urbanite population, a significant portion of new constructions occurred in rural and small urban centres.
- Social housing comprised a significant portion of the new stock constructed during this period. Between 1984 and 1988, 1,419 social housing units were constructed in centres with fewer than 10,000 people. This was approximately 30 percent of all new stock constructed during this period.

The level of construction activity in Manitoba is lowest in small centres.

- There is a direct relationship between the size of centre and the level of construction activity. As the size of centre decreases, the number of building permits per capita also decreases.

Single-detached dwellings continue to dominate new construction activity in rural Manitoba.

- The majority of new dwellings constructed are single-detached (76.8%) in rural Manitoba (population less than 10,000), but multiple-family dwellings such as duplexes, row houses, and apartments accounted for almost one quarter (23.2%) of all dwelling starts that occurred during the 1978 to 1990 period.

1.4 RURAL CORE HOUSING NEED

Despite substantive social housing assistance, a significant number of households in rural areas of Southern Manitoba have housing problems.

- Almost one in seven (15.0% or 9,220) rural households in Southern Manitoba were in core housing need in 1981.

The nature and magnitude of core housing need in rural areas of Southern Manitoba varies by housing problem experienced, household structure, dwelling tenure and geographic location.

- Most core need households experienced affordability problems (47.8% or 4,410), or their dwellings need major repairs or lack basic facilities (40.1% or 3,700).
- Families (37.4% or 3,450) and senior citizens (41.6% or 3,840) accounted for the majority of rural core need households in southern regions of the province. The incidence of core need

however, was highest among non-family households—over one quarter of all non-family households (26.2% or 1,930) were in core housing need.

- The majority (70.2% or 6,470) of rural core need households in Southern Manitoba were homeowners. Households that rent, however, have the highest incidence of need, with slightly more than one out of five (22.9% or 2,760) in core need.
- Core need homeowners usually experienced problems related to affordability (44.5% or 2,880) or the need for major repairs (44.6% or 2,885), whereas core need households that rent were more likely to experience affordability problems (57.6% or 1,590).
- Households that reside in the Parklands, Southwest and Interlake regions of the province account for the majority of core need households in Southern Manitoba. The incidence of need, however, is greatest among those households that live in the Parklands region. Almost one quarter (22.6%) of all households in the Parklands Region experience core need housing problems.

1.5 HOUSING ISSUES AND CONCERNS IN RURAL AREAS OF SOUTHERN MANITOBA

Social housing in small centres in Southern Manitoba is viewed by the private sector as a source of unfair competition.

- Rental property owners, managers and caretakers in rural Manitoba view social housing as a source of unfair competition in the marketplace. Public housing authorities have been accused of stealing private market tenants, while public programs have been blamed for causing artificially low rent levels.
- Property owners, managers and caretakers also question the necessity of assistance provided to a portion of the social housing tenant population. It was suggested that assistance has been given to persons who are able to afford market rents.
- The private sector has a favourable opinion of social housing initiatives that integrate public programs with private property, such as rent supplements and shelter allowances. However, it was suggested that these programs are not being used to their maximum potential, nor are they well marketed.

The private rental stock in small centres in Southern Manitoba lacks diversity. Social housing has not completely addressed this problem.

- Although private property owners complained of unfair competition, both renters and owners acknowledged that there was insufficient diversity in the type of private rental accommodation available in rural centres, particularly rental housing that would be appropriate for families.

This lack of diversity was a problem for both low- and high-income households. Social housing has not entirely addressed this problem for low- income families and non-elderly individuals, although it has met the needs of many seniors.

- The private rental stock generally lacks the amenities preferred by today's households, or those required to accommodate an aging population.
- Most multiple-family rental properties in rural areas are not equipped with elevators. As many of these buildings house senior citizens, access to these units may become a problem as tenants age.

Rental investors face both demand and supply problems in small centres in Southern Manitoba.

- The cost of investing in the rental market in rural areas, coupled with the uncertainty of future housing demand, deters interest in private market rental supply activities.
- Other factors that impede rental housing supply activities in rural areas, particularly larger rural centres, include: the absence of appropriate sites to build upon, and effective neighbourhood opposition to zoning amendments that would permit the construction of multiple-family dwellings.
- Declining demand for private market rental accommodation is of great concern for private property owners, managers and caretakers.
- Declining demand for rental accommodation is evident in private-sector rental projects that have been constructed under the Assisted Rental Program (ARP). As many of these projects are nearing the final phases of ARP funding, many property owners may face financial difficulties if high vacancies remain the norm.
- Declining demand for social housing is also evident in some rural centres.

1.6 IMPLICATIONS OF FINDINGS FOR HOUSING POLICY AND PROGRAMS

The level of demand for rental accommodation in rural Manitoba is likely to decline in the future, and elderly individuals will constitute an increasing share of the demand.

- Demographic and household trends suggest that future demand for rental accommodation in rural areas of Southern Manitoba will change considerably. With the aging and declining of the population in small centres, the overall level of demand for rental accommodation is expected to decrease. Moreover, with only marginal increases in the rate of household growth in rural centres, and the fact that household growth has been greatest among non-family rather than family households, the nature of demand will alter to reflect the needs of individuals, most of them elderly individuals.

Low levels of new construction activity in small centres have affected the supply, diversity and quality of housing in rural areas.

- The cost of construction in rural areas, coupled with the uncertainty of demand, have negatively affected the supply of rental accommodation in small centres across Southern Manitoba. The hesitancy to construct rental dwellings has resulted in notable limitations to both the supply and the diversity of rental units in rural areas. Low levels of new construction also suggest that the rural housing stock will remain older, and in greater need of repair, than the urban stock.

Despite extensive social housing programming, many households still live in inadequate circumstances.

- Manitoba has an impressive history of social housing activity in rural areas. Currently, there are over 6,000 housing units targeted to low- and moderate-income households residing in small centres (population less than 10,000) throughout the province. Rural social housing initiatives have also included programs (such as rent supplements, shelter allowances, and home renovation and repair programs) directed at improving the affordability and quality of the existing rural housing stock. Despite these efforts, almost one in seven rural households in Southern Manitoba are in core housing need. Most of these households experience problems related to either housing affordability or the need for dwelling repairs. While families and senior citizens, particularly those that own their homes, comprise the majority of core need households, the incidence of need is highest among non-family households, particularly those that rent accommodation.

The private rental sector cannot adequately accommodate the rental demand that exists.

- Social housing initiatives, such as those that result in the direct provision of affordable rental accommodation, have affected the private rental market in rural areas of the province. The private sector believes that such initiatives are a form of unfair competition, and result in private sector tenant loss and artificially low rent levels in communities where social housing is present.
- Uncertain long-term demand and costs, which dictate rents that exceed households' ability or willingness to pay, also threaten the viability of the private rental sector.

1.7 HOUSING POLICY AND PROGRAM INITIATIVES THAT ARE REQUIRED IN RURAL AREAS

Upon analysing the circumstances that will affect the level and nature of housing supply and demand in rural Manitoba, the report recommends that:

- The diversity of housing issues and problems in rural areas dictates the need for a greater variety of program initiatives. Alternately, greater flexibility within existing programs to accommodate a range of needs could be considered.
- The building of new social housing units must continue, but at a reduced level of activity. Greater emphasis should be place on utilizing existing stock in communities.
- Increased utilization of programs such as Rent Supplements and Shelter Allowances should be considered in an effort to utilize existing stock.
- Increased emphasis should be placed on partnerships involving government, the private sector and community groups in the delivery of social housing initiatives.

The report proposes that there are seven program areas that should be included in a package of rural housing initiatives. These include:

1. **Continuation of current supply programs.**

   It may be possible to scale down the building of new social housing units, but programs that provide these units must continue. There are many communities where adequate supply is not available, and it would not be feasible for the private sector to provide the necessary units.

2. **Initiatives for the renovation, repair and modification of existing units.**

   Home improvement grants and loans should continue to be made available to low- and moderate-income homeowners in rural areas of the province. Assistance should also be made available to owners of rental properties. The reinstatement of a Rental RRAP Program, with certain modifications such as the mandatory allocation of a specific portion of units for low-income households, could address problems related to the condition of the private market rental stock in rural areas of the province.

3. **Rent subsidies (supplements and allowances) for low-income households that reside in private market rental accommodation (both single- and multiple-family accommodation).**

   A greater emphasis should be placed upon the use of existing programs that incorporate the private sector into social housing initiatives, particularly programs that are already in place, such as Rent Supplements and Shelter Allowances. To achieve greater program take-up in rural areas, the public sector must market these programs in a more effective manner.

4. **Assistance to low-income homeowners with affordability problems.**

   Rural homeowners do receive some assistance to renovate or repair their homes, and senior citizens receive property tax reductions. However, many households, particularly senior citizens, relocate to public housing from adequate units because they cannot afford the combined cost of taxes, utilities and general upkeep. Many, particularly in the larger rural communities, have considerable equity in a home, but are cash-poor.

Research to develop programs to address the needs of these households in their own homes is required. Certain criteria must be considered.

- The dwelling in which the household resides must be in good condition.
- The occupant(s) of the dwelling must be able to maintain an independent lifestyle.
- The subsidy extended could be deducted from the proceeds of sale of the unit when the occupant(s) move.

It must be acknowledged that this type of initiative presents numerous problems, particularly if recapture of equity after sale is part of the program criteria. However, the evidence is clear that many households living in adequate accommodation have affordability problems. Limited assistance to these households could forestall the need to build expensive, deep subsidy rental public housing.

5. **Construction incentives to assist developers in providing new or modified rental housing in rural areas.**

   Programs that assist developers with the construction of new rental units or the rehabilitation of existing units could promote new supply activities in the rural rental market. Not all households requiring assistance in rural centres need the deep subsidies provided under the social housing supply programs.

6. **Sale or relocation of a portion of the social housing stock in the province.**

   Manitoba has an extensive portfolio of social housing units. However, demographic and socio-economic trends suggest that the demand for such housing in certain communities will decrease in the future. This situation is already evident in some small centres in the province. As a consequence, a portion of the social housing inventory in rural areas may sit vacant, creating an unnecessary drain on public resources. The sale or relocation of a portion of the social housing stock could address this oversupply problem.

7. **Research and development of innovative housing options for rural households, particularly housing options that can adjust to changing market conditions as the population ages.**

   Housing initiatives for rural areas need to be more flexible and allow for greater involvement of the community and the private sector when addressing housing needs. Consideration should be given to the adoption of a program such as Saskatchewan's Innovative Housing Program, which permits partnerships with community and the private sector.

NOTES

1. Total number of social housing units included in calculation includes all units (both homeowner and rental) within the Rural and Native Housing Program.

2.0 INTRODUCTION

2.1 INTRODUCTION

Recently, small towns and villages have been the focus of considerable attention. Despite what was once touted as a re-emergence of country living, rural Canada may be alive, but in many regions, it is certainly not doing well. Demographic shifts and economic down-turns have been instrumental in altering the character of many small communities. Towns and villages across the nation, particularly those in economically disadvantaged regions such as the Atlantic and the Prairie provinces, are losing ground to the country's larger urban centres. For many Canadians, it is no longer an economically viable option to live in a small community. As stated in the *Edmonton Journal*, "The bright lights are attracting rural Canadians in increasing numbers" (February 15, 1989).

Like other Canadian provinces, Manitoba's population is concentrated in a handful of urban centres. In fact, almost two thirds of all Manitoba residents live in just five communities.[1] Despite this urban concentration, the province still maintains its traditional rural character, as many small centres dot the landscape. In fact, the remaining one third of the province's population is distributed among rural areas and over 300 small communities.[2] Nonetheless, as with rural areas across the country, many small centres in Manitoba face an uncertain future as their livelihood is being threatened by a decreasing population, coupled with a deteriorating economic base. "Here's the bottom line for rural Manitoba communities . . . only the fittest will survive and it will be up to the towns themselves to remain on the map . . . Communities . . . must take steps to reverse or capitalize on the trends" (*Winnipeg Free Press*, December 1, 1989).

Rural Canada's struggle to survive has resulted in a renewed interest and increased emphasis upon rural planning initiatives. In recent years, much attention has focused upon rural economic development. The reawaking of rural planning, however, is challenged by a difficult and complex agenda. Planners and policymakers must address a wide variety of issues for a vast number of communities— communities where substantial variations exist. Furthermore, in attempting to meet these challenges, planners must operate within a system where local characteristics not only provide the key to insight and understanding, but also determine the ability to address community needs. The unique qualities of towns and villages must not go unnoticed: "Small centres are not just scaled-down versions of cities. Their small size means they have fewer resources of all kinds—financial, administrative, technical, and human— when they need to solve a problem" (Hodge, 1978).

The complexities and difficulties associated with rural planning become quite evident when attempting to address the shelter needs of those who live in towns and villages. Rural housing initiatives must consider that the character of the housing market in small centres may, at times, differ significantly from larger urban centres. Most significantly, many rural centres lack a functioning housing market. Some housing experts refer to these centres as non-market in nature. In non-market centres, a limited market of potential purchasers makes it difficult for residents to sell their homes. Often, when a purchaser is found, the sale price of the house does not exceed the original purchasing price, thus eliminating the concept of investment. Furthermore, households in non-market centres may be forced to choose undesirable or inappropriate housing options, due to a limited range of choices.

Despite these characteristics, rural housing issues in small centres have, for the most part, taken a back seat to more urban-based concerns. Indeed, it was not until the late 1950s and early to mid-1960s that housing problems in small communities in Canada received significant attention. In fact, it was not until 1974, with the introduction of the Rural and Native Housing Program (RNH), that the federal government initiated a nation-wide housing program to address the housing conditions of households in rural areas and small centres (Carter, 1988). Moreover, efforts to address rural concerns have often used urban standards, solutions and concepts that do not necessarily reflected the needs and values of rural households (Corbett, 1988). If Canada is adequately to meet the shelter needs of small town residents, then more attention must be given to the unique qualities of such communities.

This report focuses upon the rental market in rural areas of Southern Manitoba. However, discussions in many sections of the report go well beyond the rental sector, as it is difficult to separate rental issues from market circumstances as a whole. Despite the fact that a significant minority of rural households rents accommodation (14.1%), there is a distinct lack of information regarding rental activity in small centres. Studies that do provide an overview of housing supply and demand characteristics in rural areas are usually limited to an analysis of Statistics Canada Census data. Few published reports examine elements of the rural rental market such as the characteristics of the stock, the households that rent, or the providers of rental housing. Most importantly, there is a need for a comprehensive review of rural housing policies and programs. If social housing initiatives are adequately to meet the needs of rural residents, then a thorough understanding of the rural rental market is necessary.

2.2 PURPOSE AND OBJECTIVES

The purpose of this research is to examine the characteristics of the rental market in rural Manitoba. The differences that exist among centres of varying size and the implications these differences have for policy and program development will be highlighted. The following are specific research objectives:

- To examine past and current public housing policy and programs administered in rural areas and small centres;
- To determine the characteristics of rural households that require rental accommodation and to examine the housing needs of these households;

- To examine the nature and magnitude of core need housing problems in rural areas of Southern Manitoba;
- To determine the characteristics of the rental housing stock in rural Manitoba, including details of the number, type, age and quality of dwellings and the characteristics of investors;
- To identify issues and concerns related to the rental market in rural areas of Southern Manitoba as determined by case study analysis of centres of varying size;
- To suggest broad changes to current housing policy and programs as deemed appropriate from research results.

2.3 DATA SOURCES AND METHODOLOGY

From a data collection perspective, this report can be divided into three sections under the general headings:

- Policy and Programs
- Supply and Demand
- Issues and Concerns

A variety of data from both primary and secondary sources comprise each of the three sections. In the first section of the report, rural housing policy and programs are examined. A housing program inventory is prepared, noting housing initiative objectives and results. Data sources used in this analysis include reports and files from the Canada Mortgage and Housing Corporation (CMHC) and the Manitoba Department of Housing (MDH).

Supply and demand characteristics of the housing market in rural Manitoba are the focus of the second section of the report. Data from sources such as Statistics Canada, CMHC, MDH and a variety of published reports are used to examine demographic, socio-economic and housing trends within the province.

The final section of the report examines rural housing issues and concerns. The Core Housing Need Model is used to provide a provincial overview of the nature and magnitude of housing problems in rural Manitoba. A more local perspective on rural housing issues and concerns in the province is derived from a case study analysis of six rural centres. Interviews with property owners, caretakers and renters are used to elicit characteristics of the rental stock, the households that rent and the investors in the rental market.

2.4 CHAPTER REVIEWS

This report is divided into seven chapters. The Executive Summary comprises the first chapter. In Chapter Two, the research interests, purpose and objectives are stated. The subject area of the research is presented in Chapter Three. A historical overview of Canadian rural housing policy and programs is presented. The objectives and results of current social housing initiatives in rural Manitoba are examined, noting program emphasis, client groups served and geographic distribution of program benefits. Chapter conclusions examine the impact of social housing policies upon the rental market in rural areas of Southern Manitoba.

Housing supply and demand characteristics are examined in Chapter Four. Demographic, socio-economic, and housing trends are analyzed for the period 1961 to 1986. Supply and demand variations among centres of varying size are noted. Chapter conclusions examine the impact of trends upon the housing market, and, more specifically, the rental market in rural areas of Southern Manitoba.

Housing problems in rural Manitoba are identified in Chapter Five. The Core Housing Need Model is used to determine the number and type of households that experience problems related to housing affordability, suitability (crowding) and adequacy (condition). Discussions focus upon centres with fewer than 2,500 residents. Chapter conclusions highlight the implications of findings for social housing initiatives.

The rural rental market is examined from a local perspective in Chapter Six. Centre-specific housing inventories are developed through site analysis, while interviews with rental property owners, caretakers, and renters from six small communities in Manitoba are used to determine local issues and concerns that have an impact upon the rental market. Chapter conclusions highlight the implications of research findings for social housing initiatives.

Chapter Seven concludes the report. Research findings are briefly summarized, and recommendations for future housing policy and program initiatives are presented.

NOTES

1. These centres include Winnipeg (625,304), Brandon (38,708), Thompson (14,701), Portage La Prairie (13,198) and Selkirk (10,013). (Population data for 1986).

2. These centres include those towns and villages with a population of less than 1,000 but greater than 50.

3.0 HOUSING POLICY AND PROGRAMS FOR RURAL AREAS

3.1 INTRODUCTION

Generally stated, the overall objective of Canadian housing policy is:

> to promote the construction of new houses, the repair and modernization of existing houses and to improve housing and community living conditions (CMHC, 1985, p. 13).

To achieve this policy objective,[1] the federal government has attempted to:

- assist those whose income is insufficient to gain access to adequate housing by supporting, in conjunction with provinces, municipalities and their agencies, low- and moderate-income housing and the establishment of non-profit and co-operative housing corporations;
- promote and support the rehabilitation of substandard housing and the improvement of existing housing;
- promote the effective operation of mortgage and housing markets;
- assist in the achievement and maintenance of sound community environments by supporting the provision of basic community services.

Historically, federal and provincial housing initiatives have placed a heavy emphasis upon social objectives. In particular, efforts have been directed to the provision of housing for persons who, due to restrictive economic circumstances or the need for special living arrangements, cannot adequately house themselves in the private market. This publicly assisted provision of adequate housing that is specifically targeted for such households is termed social housing. In Canada, social housing assistance consists mainly of the following:

- the provision of rental housing which is financed, owned and managed by various levels of government and rented to low-income households;
- the provision of grants or financing at lower than market rates to housing co-operatives and non-profit organizations which cater to low- and moderate-income groups;
- the provision of subsidies to reduce rental or mortgage payments for low-income households;
- the provision of grants to rehabilitate, modify or repair housing units, so that they can better meet the needs of specific target groups.

In Manitoba, federal and provincial social housing programs are delivered through the Canada Mortgage and Housing Corporation (CMHC) and the Manitoba Department of Housing. Although some funding is targeted for home repair and modification, the majority goes toward the construction of new units for low-income and special-need households. These initiatives provide housing for the elderly, families and special-need persons in urban, rural and Northern regions of the province.

This chapter assesses the current provision of social housing assistance in rural Manitoba. A historical overview details the delivery and effectiveness of early rural housing policy and programs. The current delivery of social housing assistance is examined, noting the programs delivered, the client groups served, and the geographic distribution of program benefits.

3.2 RURAL HOUSING POLICY AND PROGRAMS[2]

3.2.1 The Early History

The early history of housing policy in Canada, as described by Bacher (1986) and Rose (1980), suggests that the early development of public policies and programs focused on the larger urban centres, and that very little emphasis was placed on improving the housing conditions of households in smaller communities. Early initiatives under the 1935 Dominion Housing Act and subsequent amendments in 1938, as described by Hulchanski (1986), provided assistance for the purchase of new housing or the renovation of existing homes. Assistance, however, was based on low-interest loans, and under program criteria, the household had to provide a 20 percent downpayment. The federal government provided 20 percent of the mortgage funds, and the remaining 60 percent was provided by private lenders. Smaller communities did not benefit from such assistance, as private lenders were not prepared to take the lending risk in non-market areas, nor were the lower income households in such communities able to afford the 20 percent equity. The successful operations of the Wartime Housing Limited in the period 1941 to 1947, as described by Wade (1986), also did little to improve housing circumstances in the smaller communities. Assistance was targeted to the war effort and returning veterans in major urban centres.

Many of the veterans returning to smaller communities were, however, appalled by the sharp differences that existed between housing circumstances in the smaller communities and the major urban centres. Their outspoken criticism of the conditions under which households in these communities lived heightened the awareness of housing problems in these communities. Nevertheless, the 1949 amendments to the NHA, which, for the first time in the history of Canadian housing policy, introduced a major rental housing initiative for low-income households, had little impact on improving conditions in small centres (Bacher, 1986). Projects under the program were located almost exclusively in major metropolitan areas such as Winnipeg, Vancouver, Toronto and Montreal. Canada, therefore, entered the 1950s without a clearly defined housing policy for small communities, and few program vehicles existed under which households could obtain assistance to improve their housing circumstances.

3.2.2 Housing Problems in Small Communities

In the late 1950s and early to mid-1960s, the housing problems of small communities received greater attention. This was true of small communities in both the North, and in Southern parts of the Prairies. Provinces began to accept a greater role in the development of housing policy and the delivery of housing programs (Fallis, 1985). The province of Ontario created the Ontario Housing Corporation in

1964, and several provinces followed Ontario's example within the next few years. This gave the provinces a much higher profile in housing issues, and also gave provincial politicians a vehicle to which they could more easily turn when they wanted to highlight the housing problems of their constituents in both rural and urban areas. As well, during this period, government finally came to recognize the unique housing conditions of the North. The crisis of the Northern poverty cycle brought to the fore the horrendous disparity between housing circumstances in the North and those in the South. As a result, government policy began to focus on improving the quality of Northern housing.

Recognition of the problems, however, did not necessarily result in the implementation of successful programs. Assistance targeted to needy seniors was much more successful than program assistance targeted to families. Rental housing for seniors was provided by the federal, provincial and municipal partnership under Section 40 of the NHA in several small communities throughout the country. To date, 18,068 units, or 9 percent of the total portfolio, has been built in rural communities (CMHC, 1990), but the majority of the units are for senior citizens. Municipal non-profit and charitable organizations have also been active in providing housing for the elderly under Section 15 of NHA. For example, over 1,800 units of non-profit rental housing for the elderly were built in Saskatchewan in the 1960s, approximately half of it in small communities (Saskatchewan Housing Corporation, 1987). Although activity for seniors continues to be a strong and generally successful element in the housing platform for small centres, the story for families does not have the same happy record. Some rental housing has been built for families in small communities, but most program initiatives have attempted to come to grips with shelter problems facing families by providing program options directed at homeownership. The homeownership approach has been used because it was believed that it would instill pride in recipients, enhance stability, and foster a greater sense of community, as well as respond to the strong tradition of home ownership that is characteristic of small communities. In addition, an ownership option has been favoured because it reduces the burden of maintenance payments by effectively transferring these costs from the government to the individual homeowner, assuming, of course, that the owner would maintain the unit because it would be in his/her self interest to do so.

This approach has often met with difficulties, since the first homeownership options were introduced in the late 1950s. Policies and programs appear to have been consistently founded on an urban mentality that incorporates the concepts of a mortgage, equity accumulation, regular monthly payments, urban standards and contract builders. This approach fails to recognize some basic differences between major urban centres and the small rural and remote communities. These differences revolve around the attitude of residents to homeownership, the process of achieving ownership as well as households' economic ability to handle debt financing. Chislett *et al.* (1987), discussing housing problems in small Northern Saskatchewan Métis communities, states:

> the greatest cultural, economic and social differences in Canada must surely be between densely populated urban industrial communities of the south and the small, scattered, and often isolated settlements of the north . . . yet the housing programs and policies designed for and delivered to these areas have still to recognize this fact.

In the Southern context, Abell (1972), when discussing the need for housing assistance for farm families in Southern Ontario, stated:

> negative attitudes about the use of credit for family living would indicate that particularly for farm families government credit policies for rural housing (if and when formulated) might not be of assistance to those families most in need of housing requirements yet fearful of debt.

3.2.3 The Eskimo Home Loan Program

A review of a number of programs introduced since the late 1950s clearly illustrates the difficulties that the various housing agencies have had in trying to match the housing needs of residents in small communities with policy and program objectives. One such initiative, although in a more Northern location, was the Eskimo Home Loan Program introduced in 1959. One-bedroom houses manufactured in the South and shipped North were sold to Eskimo families. Houses were described as too small, with inadequate sanitation facilities, poor quality construction and sold to a clientele with little if any concept of the purchase process (Thomas and Thompson, 1972). Although education programs were incorporated with the initiative, 90 percent of the occupants soon fell behind in their payments, and 50 percent made only one payment (Thomas and Thompson, 1972). Later, in 1965, this program was rescinded in favour of a rental housing program. The federal government assumed a major role as landlord, and incorporated a rent-to-income policy as well as an education component, which included budgeting, dietary instruction, home operation skills and child care. The program changes recognized that the concept of mortgage payments did not work, and that a housing program in such an area had to encompass more than the provision of a housing unit.

3.2.4 The Métis Housing Program

The Métis Housing Program in Northern Saskatchewan was another ownership option that had difficulties. Introduced in 1965 by the federal and provincial governments, the program was targeted at Métis and enfranchised Natives of low-income. During the two years the program was in operation, 94 housing units were built in nine communities.

When the program was introduced, it was estimated that a house would cost $4,500. The Province provided a grant of $500, and owners were expected to provide $500 in equity in the form of cash or labour (Bailey, 1968). The remaining $3,500 was to be secured by a 15-year mortgage, financed

75 percent by the federal and 25 percent by the provincial government. As income increased, purchasers' payments rose from 17 percent to 25 percent of income. Annual incomes of eligible recipients were generally under $3,600 (Bailey, 1968). The operating deficit, or the difference between the purchaser's payment and the amount required to amortize the loan was forecast to be $13 per unit per month, and was shared 75/25 percent by the two partners (Bailey, 1968).

From the very beginning, the program ran into difficulties. The actual cost of construction exceeded the proposed sale price by just over $1,000 per unit (Bailey, 1968). To resolve this matter, the Province provided an additional grant of $500 a unit, and by Agreement the balance was shared by the two funding partners on a 75/25 percent basis. The Agreement was also amended to permit the sale of houses at less than construction costs. In effect, a write-off of costs was accepted. It was also quickly discovered that the $500 equity required by the purchaser was too high, and this was reduced to $200 (Bailey, 1968). Soon after purchasers took occupancy, it was also discovered that the repayment scale (17%-25% of income) was too high. Low-income families, particularly those living in more remote communities, where the costs of other basic necessities was higher, did not have sufficient residual income to afford other basic goods and services after making their housing payments. Subsequently, payments for many households were reduced to as low as 10 percent of income (Bailey, 1968).

Because many households did not have a regular monthly income, it was necessary to change program regulations to permit annual as opposed to monthly mortgage payments. In spite of this flexibility, arrears were still a significant problem, and by 1972, 79 of the 94 households (84%) were in arrears, and cumulative arrears had reached $18,164 (Saskatchewan Housing Corporation, 1987). It was pointed out that purchasers were not accustomed to making payments for shelter, and could really only make payments in their higher-income months.

Problems also occurred with the resale of homes. According to program guidelines, in the process of resale, the homeowner was responsible for finding someone able and willing to pay his or her equity of $200, and then obtain approval from the Province for the new purchaser to take over the payments. However, sales were difficult, as it was not easy to find a low-income household with sufficient cash to pay the equity. As well, many households were unwilling to buy the units, because they were not accustomed to making regular mortgage payments, even though the units may have provided improved housing conditions. As a result, most of the resale units went to higher income households outside program guidelines, and the original objective of the program to provide improved housing for low-income households was weakened (Bailey, 1968).

It was obvious that the program guidelines, designed as they were on the basis of how ownership housing was provided in an urban situation, did not suit the circumstances in the small communities of the area. The provision of equity, and the responsibility of making regular mortgage payments, suited neither the economic circumstances nor the traditional approach to obtaining shelter. Although the houses provided might have improved the living conditions of many households, the process itself did not suit the environment. Perhaps the most positive aspect of the program was the use of local labour and the incorporation of training programs to provide communication skills. During the two-year life of the program, over 120 local people were employed for varying lengths of time, and $65,300 was paid out in local salaries (Bailey, 1968).

3.2.5 The Remote Housing Program

Following the Métis Housing Program, the Remote Housing Program, a similar initiative, was introduced in Alberta, Saskatchewan and Manitoba in 1969. During the period 1969 to 1974, approximately 500 units were built in Manitoba, 925 in Saskatchewan and 16 in Alberta (Anderson, 1987). Like the Métis Housing Program in Saskatchewan, it was cost-shared on a 75 percent/25 percent basis between the federal and provincial governments, and other program guidelines were very similar. The program was perhaps even more holistic than the earlier effort in Saskatchewan, as it included job training, employment of local labour, educational programs offering family life and home maintenance skills, aspects of community development, and, as well, in Manitoba, a delivery and co-ordination role by the Manitoba Métis Federation (MMF). The role of this third party or managerial group was an effort to incorporate Native delivery and managerial skills into the housing process in small and remote communities.

In spite of the fact that this approach was even more holistic than the earlier Saskatchewan program, the initiative ran into similar difficulties. Arrears were high from the beginning, and, in Manitoba, approximately 53 percent of the units were still in arrears ten years after the program was introduced (Manitoba Department of Housing, 1988). Unit deterioration has been an ongoing problem, and units requiring maintenance expenditures up to $15,000 to bring them up to acceptable standards are not uncommon, in spite of their relatively young age (Manitoba Department of Housing, 1988). Again, it is obvious that program guidelines did not suit the circumstances in small communities. As with the Saskatchewan model, the provision of equity (the program guidelines required equity of approximately $200), and the responsibility of making regular mortgage payments, suited neither the economic circumstances nor the traditional approach to obtaining shelter for those households living in the communities. As well, the program did not instill in the clients a sense of ownership. The level of sales was not a high as anticipated, and the program today remains primarily rental (Anderson, 1987). It did not remove the government's need to make ongoing expenditures for regular maintenance and repair, as was planned.

3.2.6 The Rural and Native Program

In 1974, the federal/provincial partnership introduced the Rural and Native Housing Program, which replaced the Métis and Remote Housing Programs and other similar initiatives in the other jurisdictions of Canada. Despite the problems of the past, the Rural and Native Housing Program incorporated many aspects that were common to earlier Métis and Remote Housing Programs. The concept of ownership for low-income households was maintained, as was the need for the client to provide equity and regular monthly mortgage payments, as well as responsibility for ongoing repairs, general maintenance and utilities.

The Rural and Native Housing Program is funded 75 percent by the federal and 25 percent by the provincial government. When the program was introduced, units were targeted to both Native and non-Native clients living in centres with populations of 2,500 or less, although some flexibility is provided to build some units in centres of 2,500-5,000 people. Eligible clients are those living in inadequate and unsuitable dwellings, and who pay 30 percent or more of their income for shelter. Program regulations initially required a minimum downpayment of $500, part of which ($300) could be contributed by the purchaser's sweat equity. Payments were set at 25 percent of income, and the cost of the unit was secured by a 25-year mortgage. Assistance under the program is targeted mainly toward the construction of new units, but when the program was introduced, funding was also made available under the Emergency Repair Program (ERP) to these same small rural and remote communities for repair and upgrading of existing units. This was a significant and beneficial step forward, as it recognized the need to address problems in the existing stock, and provided a program vehicle that was more affordable for low-income households than commitments to regular payments on a 25-year mortgage. Currently, under ERP guidelines, a maximum grant of $3,800 is available in remote Northern areas, $2,500 in Northern, and $1,500 in Southern and more accessible small communities. ERP provides one-time grants to rural households for the completion of emergency repairs for the continued safe occupancy of their units. Assistance is available for dwellings that cannot qualify under the Residential Rehabilitation Assistance Program (RRAP) because repair costs exceed RRAP guidelines, or because the units do not meet RRAP criteria or standards (CMHC, 1989).

Since the program was introduced in 1974, over 25,000 units have been provided on a national basis, over 90 percent of them new units. In addition, approximately 20,000 existing units have been repaired under ERP. Over 8,000 of the new units provided have been built on the Prairies. The considerable emphasis on the very small centres is illustrated by the fact that just under 30 percent of the units provided are located in centres with populations under 500, another 22 percent in centres ranging in size from 501-1,000, 20 percent in centres 1,001-1,500, and only 29 percent in centres over 1,500. One cannot argue that the program has achieved its objective of providing additional and improved housing for residents in small communities.

The success of the program, however, cannot be measured on volume alone. In fact, from the beginning, the program has been plagued by problems. There are a number of problem areas that have become almost ingrained in the program. In remote areas of Saskatchewan, 86 percent of the households were in arrears in 1989 (CMHC, 1989). In Northern Manitoba, for example, cumulative arrears stood at 80 percent of all revenues that should have been collected under the program at the end of 1988 (Manitoba Department of Housing, 1988). Arrears are lower in Southern areas, but in Saskatchewan, cash collections compared with expected payments often fall as low as 40-50 percent over a six month period (Saskatchewan Housing Corporation, 1987). Vacancies are also a problem, in spite of the high demand for improved housing units. Vacancies range between 10-15 percent of the portfolio in Northern Saskatchewan, and 5-10 percent in the South (Saskatchewan Housing Corporation, 1987). This is not due to the lack of demand, but units sit vacant because they need extensive repair after a household has left or been evicted from the units. The program is also plagued by a substantial number of turnovers, foreclosures and walk-aways. This often necessitates quit claims—a lengthy process which contributes to unit vacancies. Saskatchewan was processing at least one quit claim a week (52 a year) in a portfolio of 1,681 units in the Southern part of the province in 1987 (Saskatchewan Housing Corporation, 1987). Rapid deterioration of the unit, generally prompted by neglect of routine maintenance, and, in some cases, blatant misuse of the property, is another significant problem. In Alberta, average per unit post-occupancy repairs vary from $7,000 to $10,000 (Alberta Housing Corporation, 1987), and repairs on some units in Saskatchewan have exceeded $20,000 per unit (Saskatchewan Housing Corporation, 1987). The total repair bill in Manitoba is estimated to be $13 million or $6,500 per unit.

Households' dissatisfaction with both the program guidelines and the units they have received is also quite common. In spite of the improved housing conditions, many households complain about the insensitivity of program guidelines to local needs, the lack of local control and input, and the reluctance of the various levels of government to address repair and maintenance problems. Because of these many problems, administrative costs are high, and this adds to the already high subsidy costs normally associated with the provision of housing for low-income households.

The problems discussed above, however, are really only symptomatic of a more basic problem with the program approach. The Rural and Native Housing Program was designed as an ownership alternative for low-income families, but has successfully functioned as such on a very limited basis. The idea was to promote stability and responsibility among low-income households, as well as to provide them with improved housing. As incomes increased, payments were supposed to rise until they covered the full cost of the principal, interest and taxes (PIT). In Saskatchewan, the fact that less than 10 percent of the clients have reached full PIT over the life of the program suggests that the objective of homeownership using this approach was not realistic in all areas (Saskatchewan Housing Corporation, 1987). Like the Remote

Housing Program that preceded it, the program operates more as a rental than an ownership program in many locales.

There are important reasons why the program objectives have not been realized. Many of the households do not, and never will, have sufficient income to support the cost of utilities and maintenance as well as contributing 25 percent of their income to the mortgage payment. Average household income for cilents that have received units is just under $16,000 (CMHC, 1989), but one third of the households earn less than $10,000 (CMHC, 1989). When households with incomes so low have to make a choice between spending their income on food, clothing and utilities or making the mortgage or rent payment, the choice is obvious, particularly if the threat of eviction lacks teeth. Also, many households that do have sufficient income refuse to make payments because they see very little use in doing so. With most units in small or remote centres, the mortgage generally exceeds market value. As Striech pointed out in a 1976 report for CMHC (Striech, 1976):

> Mortgages are an extension of an urban economy. They make very little sense in a remote or rural setting. A mortgage is a loan with a price affixed that normally reflects the attractiveness of this loan as a form of investment. The individual takes out a loan in an urban setting with some assurance that it is both marketable and will yield a reasonable return on his equity. These two factors create some incentive for the borrower to keep up with the payments. He is also aware that if he fails to meet the terms of the contract there will be others eager to take over, that is that it will revert to the lender and sold to someone else. Payments are structured on a monthly basis which is usually the same pattern as his income, because most urban dwellers are on a regular payroll. It is a simple matter for the bank which made the mortgage to make regular deductions from his account. Thus, in many respects, the mortgage instrument is ideally suited to an urban economy with financial institutions, a payroll economy and a housing market.

Many of these conditions do not apply in small and remote communities. The mortgage offers no security to the lender, as it is not marketable if foreclosure is necessary. The borrowers have no assurance of recovering their equity. They may have a $80,000 mortgage in a centre where market values do not exceed $50,000. There is little incentive for them to pay, or, for that matter, to stay in the unit if other options are available. The mortgage becomes meaningless, housing is not an investment, it is simply shelter—why pay off a mortgage?

3.2.7 Recent Self-Help Initiatives

Are there policy and program changes that can address these problems? Recognizing the difficulties of past program approaches, government agencies have turned to new alternatives, introducing programs that are delivered largely through self-help. Three such programs have been introduced: the Rural Housing Assistance Program (RHAP) in the Province of Alberta; the Home Ownership Assistance Program (HAP) in the Northwest Territories; and the Rural and Native Housing Demonstration Program (RNH Demo) in other provinces and territories of Canada. The purpose of these programs is to determine whether a house construction program in rural areas, based on volunteer labour, is a viable way of providing sound, quality housing for low-income households (CMHC, 1990). By incorporating substantive sweat equity, these programs are also designed to address the basic problems endemic in previous programs. Substantive sweat equity reduces cost, which reduces or eliminates regular mortgage payments, thus leaving more residual income for other basic needs. It also ensures that costs do not exceed sales value in these communities, enhancing clients' equity opportunities if they have to leave and sell the home. It will also, one hopes, more closely approximate the traditional approach to housing provision in these communities, and instill the sense of pride and ownership that is currently lacking.

These programs have some common features as well as key differences. All programs serve essentially the same type of clientele—low-income households living in substandard housing—which are willing to participate in building their own homes. HAP in the Northwest Territories is not restricted entirely to low-income households, as the program is used as a vehicle to provide housing to meet all community requirements in the far North where a building industry does not exist. All programs place a heavy emphasis on self-help, and it is a requirement that clients provide sweat equity. Client involvement is emphasized, right from the initial stages of site and design selection through construction to post-occupancy maintenance. The programs are also targeted to small, generally remote communities with less than 2,500 people, and most of the recipients are Aboriginal or Métis.

The HAP and RNH Demo Programs provide forgivable loans that cover the cost of materials, freight, site development, specialized subtrade labour such as electrical services, and construction management fees and land acquisition. The RHAP Program provides a forgivable grant of up to $18,000 based on income. This grant may rise to $31,500 on remote Métis settlements. Forgiveness is over a five-year period under HAP and RHAP, and over twenty-five years under the RNH Demo if clients own their own land, or five years if the unit is built on land leased from the Crown.

Under the RHAP, the community must establish a Local Housing Association which is willing and able to take exclusive responsibility for the full range of activities associated with delivery, including organizing construction and administering the funds. The RNH Demo is delivered by CMHC, but may involve assistance from local organizations such as Native groups. HAP is delivered by the Northwest Territories Housing Corporation. Both HAP and RNH Demo use on-site supervisors who work with, and provide technical advice to, clients building their own homes.

Construction standards are implemented by inspectors, and all homes are built to National Building Code standards. Pre-occupancy, construction and post-occupancy counselling are provided under all programs. Self building is emphasized, but all programs utilize contractors for specialized trades, such as electrical and plumbing, where certain health and safety standards must be met. As well as the extensive contribution of sweat equity, clients are responsible for taxes, maintenance and utility charges, although clients under HAP receive Northern utility allowances to offset the high cost of fuel in the North.

Over 2,000 units have been built under the three programs. Although caution must be exercised when drawing conclusions based on the short time the programs have been operative, information from program files, discussions with program managers and client surveys suggest positive improvements compared with the Rural and Native Housing Program, the most recent of the earlier initiatives. For example:

- All three programs serve a low-income clientele.
- Using sweat equity to reduce or eliminate the mortgage payment vastly improves client affordability.
- All three programs serve more Native clients than the Rural and Native Program.
- The Programs elicit a more positive community reaction and greater community acceptance.
- Evidence from all three programs suggests that client skill levels are enhanced because of the significant self-help construction. This may improve client awareness of responsibilities for maintenance and repairs.
- Self-help clients naturally have far higher levels of participation in design and construction, have a higher level of overall satisfaction in their accommodation, and are much more satisfied with the design.
- An evaluation of the RNH Demo Program suggests that administration costs are substantially less than for ongoing subsidy programs, although caution must be exercised in reaching this conclusion, because the Demo Program has only been in operation for a few years.

The positive experience with recent self-help initiatives, along with the potential for significant cost savings over the long term, do not mean that self-help is without potential problems. Not all clients are physically able or willing to participate in a self-help approach. It is particularly time-consuming for those who have regular employment. There is also no guarantee that it will result in better maintained units, raising the possibility that government assistance may be required in the future to upgrade units that fall into disrepair. Up-front assistance is also more expensive in the short term, reducing the number of households that can be accommodated with a given budget. It also has been recognized that it is necessary to teach many clients the skills they may require as they build their homes. This raises short-term administrative costs.

3.2.8 Summary

This brief history of initiatives, although not restricted to Manitoba, highlights important policy issues in the rural context. Of primary importance is the recognition that urban models are not always appropriate in the rural context. The aspect of investment is not as important in the overall housing equation. This challenges the appropriateness of the mortgage vehicle, particularly for low-income households. The applicability of a mortgage vehicle is even more questionable in situations where construction costs, and thus mortgage values, exceed local sales prices. This is often the case in small and/or remote communities. In addition, mortgage payments, even after being subsidized down to 25 percent of household income, when combined with utility payments, maintenance and the general costs of homeownership, raise total housing costs beyond the capacity of low-income households. This creates affordability problems. It also contributes to other problems such as arrears, poor maintenance, vacancies and general resident dissatisfaction.

Homeownership may be the most appropriate option for many low-income rural households. However, programs have not delivered the product in a fashion that is sympathetic to the traditions of housing provision of rural residents or their capacity to pay. Also, homeownership is certainly not the answer for all rural residents, although this has been the focus of housing initiatives for families. Rental housing has been targeted primarily to seniors. More recent self-help initiatives show promising results, and may be the long-term answer, although the limited time frame since their introduction makes useful evaluation difficult. However, history confirms that we still have much to learn about the effective, cost-efficient delivery of housing programs in a rural context.

3.3 SOCIAL HOUSING ASSISTANCE IN MANITOBA

Currently, there are a number of social housing programs that provide assistance to households in rural Manitoba. With the exception of the Rural and Native Housing Program and the Residential Rehabilitation Program, most social housing programs that are administered in rural areas of the province are available on a wide geographic basis that includes urban, rural, remote and Northern areas. These programs can be classified into four general areas, including:

- Programs that provide subsidized rental and ownership units for low- to moderate-income households. These units may be owned and operated by the various levels of government or non-profit organizations. Social housing assistance in this form is delivered through programs such as: the Public Non-Profit Housing Program, the Private Non-Profit Housing Program, and the Rural and Native Housing Program (RNH).
- Programs that provide rental subsidies for low-income households that reside in private market accommodation: Shelter Allowances for the Elderly Renters (SAFER), and Shelter Allowances for Family Renters (SAFFR) provide subsidies directly to households living in private market accommodation. The Rent Supplement Program provides rent supplements to private property owners housing low-income households.

- Programs that provide financial assistance for the repair, modification or rehabilitation of existing housing units. Assistance in this form is delivered through programs such as: the Residential Rehabilitation Assistance Program (RRAP), the Critical Home Repair Program (CHRP)(low-income and pensioner)(terminated end of 1989), and the Emergency Repair Program (ERP).
- A Rural Mortgage Lending Program is also available to those Manitoba residents residing in rural areas. Under this program, the Manitoba Department of Housing acts as the guarantor for residents of rural communities who have been refused mortgage financing because their property is not connected to a public sewer system (MHRC, 1988).

The following is a discussion of each form of housing assistance, noting program emphasis, client groups served, and geographic distribution of housing benefits.

3.3.1 Direct Supply of Rental and Ownership Units

Currently, there are over 23,000 social housing units, distributed among some 223 centres, in Manitoba (Table 3.1). Centres with social housing range in size from Prawda, with 14 persons and 2 units, to Winnipeg, with a population of almost 600,000 and over 14,450 units. While social housing is available in most centres with a population exceeding 100, few centres, particularly those with fewer than 2,500 residents, have more than 50 units (Appendix A). In fact, only nine centres in Manitoba have more than 200 publicly assisted housing units. Not surprisingly, Winnipeg accounts for the majority (62.3% or 14,450 units) of the social housing stock in the province, while rural communities (centres with fewer than 10,000 residents) account for only a significant minority (27.8% or 6,470) (Table 3.1).

Social housing comprises almost one fifth[3] of the rental housing stock in incorporated centres in the province. In many centres, particularly those with a small population, social housing accounts for even a higher proportion of the rental stock. As indicated in Table 3.2, as the size of the centre decreases, the ratio of social housing to total rental housing increases. In very small centres, such as those with a population of less than 1,000, subsidized housing may account for as much as one half of the total rental stock (Table 3.2).

Almost two thirds (61.8% or 14,343 units) of the social housing stock in Manitoba is targeted for senior citizens (Appendix A, Table 3.1). This level of assistance provides one unit of assisted rental accommodation for every nine elderly persons in the province (Table 3.2). Seniors' housing is available in almost all centres where social housing is provided (192 of the 223 centres). In many centres, particularly those with a population of less than 500, seniors' housing accounts for most of the social housing stock (Appendix A, Table 3.1). In fact, almost one third (29.7% or 4,245) of all seniors' units are located in centres with fewer than 10,000 people. Despite this significant representation of seniors' housing in small centres, it does not appear that such allocations are out of proportion with other centres of larger size. As

TABLE 3.1 SOCIAL HOUSING IN MANITOBA, 1988: NUMBER OF UNITS BY TYPE AND SIZE OF CENTRE (ALL CENTRES)

Size of Centre	Population[a] 1986	Units		Type of Unit						Centres with Units	
				Seniors		Family		Other			
		#	%	#	%	#	%	#	%	#	%
Winnipeg	594,551	14,450	62.3	8,958	61.4	5,214	35.7	278	1.9	1	0.5
Brandon	38,708	972	4.2	557	57.3	414	42.6	1		1	0.5
10,000-24,999	37,912	1,205	5.2	551	45.7	653	54.2	1		3	1.4
5,000-9,999	40,804	1,206	5.2	731	60.6	429	35.6	46	3.8	6	2.8
2,500-4,999	20,827	922	4.0	663	71.9	209	22.7	50	5.4	7	3.2
1,000-2,499	37,029	1,524	6.6	792	52.0	731	48.0	1		25	11.6
500-999	35,614	1,457	6.3	1,071	73.5	386	26.5	0		51	23.6
250-499	18,467	699	3.0	574	82.1	125	17.9	0		49	22.7
100-249	9,123	553	2.4	329	59.5	224	40.5	0		53	24.5
< 100	1,218	109	0.5	85	70.0	24	22.0	0		20	9.3
Total	**834,253**	**23,196[b][e]**	**100.2[c]**	**14,343[b]**	**61.8**	**8,476[b]**	**36.5**	**377**	**1.6**	**216[d]**	**100.0**

[a] Population of centres where social housing is available. The total excludes 7 centres where population data is not available.

[b] Includes 99 units (32 seniors, 67 family) located in 7 centres where population data is not available.

[c] Total does not equal 100 due to rounding.

[d] There are 223 centres where social housing is available.

Source: Manitoba Department of Housing; Statistics Canada; calculations by IUS.

[e] This does not include a small number (less than 200) of units administered by the Canada Mortgage and Housing Corporation but represents less than 17 of the inventory in Southern communities which are the focus of this study.

TABLE 3.2 SOCIAL HOUSING IN MANITOBA, 1988: ASSISTED UNITS AS A PERCENT OF TOTAL RENTAL HOUSING (INCORPORATED CENTRES ONLY)*

	Total[a] Rental Units[d] 1986	Total[a] Social Housing 1988	Social Housing as a Percent of Total Rental
Winnipeg	91,880	14,590	15.9
Brandon	5,760	972	16.9
10,000-24,999	4,770	1,205	25.3
5,000-9,999	4,685	1,206	25.7
2,500-4,999	2,340	922	39.4
1,000-2,499	2,980	1,177	39.5
500-999	1,980	936	47.3
250-499	390	198	50.8
<250	N/A	N/A	N/A
Total	114,785[b]	21,206[c]	18.5

[a] Data for 79 incorporated centres.
[b] This represents 90.9% of the rental housing stock in Manitoba.
[c] This represents 90.9% of the total provincial social housing inventory.
[d] Includes all units (both homeowner and rental) constructed under the RNH Program.

Sources: Manitoba Department of Housing; Statistics Canada; calculations by IUS.

See Table 3.1, n..

TABLE 3.3 SOCIAL HOUSING IN MANITOBA, 1988
NUMBER OF UNITS BY TYPE, CENTRE AND POPULATION*

Centre[a]	Population 1986	Total Social Housing 1988	Type			Total Rental Units[b]	Social as a % of Rental	Total # Families	Families Per Unit	Total # Seniors	Seniors Per Unit
			Senior	Family	Special						
Winnipeg	594,551	14,450	8,958	5,214	278	91,880	15.9	156,690	30.1	73,170	8.2
Brandon	38,708	972	557	414	1	5,760	16.9	10,140	24.5	5,460	9.8
10,000-24,999	37,912	1,205	551	653	1	4,770	25.3	9,645	14.8	3,840	7.0
5,000-9,999	40,804	1,206	731	429	46	4,685	25.7	10,770	25.1	6,615	9.0
2,500-4,999	20,827	922	663	209	50	2,340	39.4	5,620	26.9	5,310	8.0
1,000-2,499	29,642	1,177	730	447	1	2,980	39.5	7,915	17.7	5,925	8.1
500-999	21,431	936	760	176	0	1,980	47.3	5,755	32.7	5,949	7.8
250-499	4,819	198	167	31	0	390	50.8	1,315	42.4	1,290	7.7
<250	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total (Incorporated Centres)	788,694	21,066	13,117	7,573	377	114,785	18.5	208,165	27.4	107,559	8.2
Provincial Total	1,063,016	23,196	14,343	8,476	377	126,245	18.5	276,320	32.7	133,885	9.3

[a] Data for 79 incorporated centres.

[b] Includes all units (both homeowner and rental) constructed under the RNH Program.

Sources: Manitoba Department of Housing; Statistics Canada; calculations by IUS.

See Table 3.1, n..

TABLE 3.4 SOCIAL HOUSING IN MANITOBA, 1988: NUMBER OF UNITS BY TYPE AND REGION[*]

REGION	PROGRAM						
	EPH	FPH	RNH (EPH)	Special Use	L/D 56.1	E+IPH	RNH Remote Family
Winnipeg	4,814	3,611	0	278	1,774[a]	4,113[f]	0
Interlake	348	275	140	1	231	165	72
East	208	70	153	0	57	400	100
South Central	335	278	82	1	175	816	13
West	709	448	110	51	218	657[c]	37
Parkland	442	172	212	0	64[d]	129	108
Northwest	114	211	48	46	46	20	196
Northeast	0	536	38	0	67[e]	0	154
Total	6,970	5,601	783	377	2,768	6,300	680

[a] Contains 6 units owned by MHRC but treated as R.S.
[b] Contains 60 units Aspen Park.
[c] Contains 9 units owned by MHRC but treated as R.S.
[d] Contains 8 units owned by MHRC but treated as R.S.
[e] Contains 67 units owned by MHRC but treated as R.S.
[f] Contains 80 L.D.'s treated as if they were E+IPH.

EPH	Elderly Persons Housing
FPH	Family Public Housing
Special	Special Housing for Deaf, Paraplegic, etc.
L/D	Limited Dividend Housing
56.1	Non-Profit Housing
E+IPH	Housing Licensed under the Elderly and Infirmed Persons Housing Act. These units are licensed by MHRC but not owned by MHRC
RNH (EPH)	Elderly Persons Housing built under the Rural and Native Housing Program.
RNH Remote FPH	Family Public Housing sold and mortgaged or rented under the Rural and Native Housing Program

Source: Manitoba Department of Housing.

[*] See Table 3.1, n.*.

TABLE 3.5 SOCIAL HOUSING IN MANITOBA, 1988: NUMBER OF UNITS BY REGION WITH POPULATION OF REGION (1986) BY CENTRES WITH SOCIAL HOUSING[*]

Area	Population[a]	Units #	Units %	Centres with Units #	Persons Per Unit	Seniors' Units	Family Units
Winnipeg	594,551	14,450	62.3	1	40.8	8,958	5,214
Interlake	22,096[b]	1,232	5.3	27	18.9	752	419
East	31,666[c]	988	4.2	50	32.1	826	162
South Central	45,784	1,700	7.3	39	26.7	1,185	527
West	72,504	2,230	9.6	46	32.2	1,578	622
Parkland	25,378[d]	1,127	4.8	31	21.7	783	389
Northwest	18,040[e]	681	2.9	17	26.5	212	423
Northeast	24,157	795	3.4	15	31.5	38	762
Total	**834,176**	**23,196**	**100.0**	**226**	**35.7**	**14,332**	**8,518**

[a] Population of area equals population of centres with social housing units.
Population figures are less than actual total population of areas.

[b] Populations for St. Laurent and Whyteword are not available.
Populations for St. Martin and Stoney Mountain are for 1981.

[c] Population for Birds Hill is for 1981.

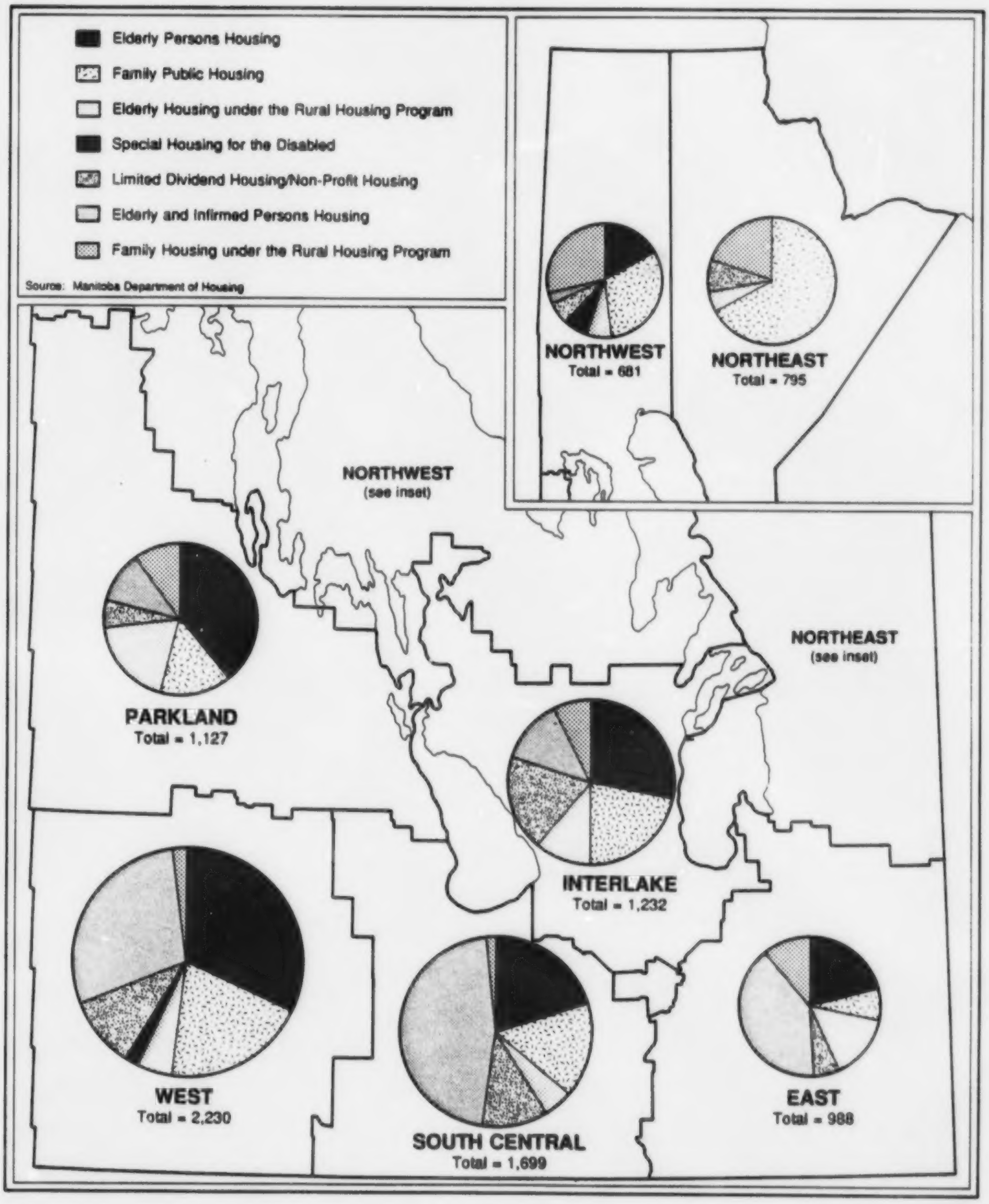
[d] Population for Mallard is not available.

[e] Populations for The Pas-Youngs Point, The Pas-Bhal's Island and Wanless are not available.

Sources: Manitoba Department of Housing; Statistics Canada; calculations by IUS.

[*] See Table 3.1, n.*.

FIGURE 3.1
DISTRIBUTION OF SOCIAL HOUSING UNITS IN RURAL MANITOBA


Elderly Persons Housing
Family Public Housing
Elderly Housing under the Rural Housing Program
Special Housing for the Disabled
Limited Dividend Housing/Non-Profit Housing
Elderly and Infirmed Persons Housing
Family Housing under the Rural Housing Program
NORTHWEST
Total = 681
NORTHEAST
Total = 795
NORTHWEST
(see inset)
NORTHEAST
(see inset)
PARKLAND
Total = 1,127
INTERLAKE
Total = 1,232
WEST
Total = 2,230
SOUTH CENTRAL
Total = 1,699
EAST
Total = 988

Source: Manitoba Department of Housing

TABLE 3.6 RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM LOANS IN MANITOBA, 1988
CENTRES BY NUMBER OF LOANS

LOANS	CENTRES
1	89
2	37
3	25
4	11
5	11
6	10
7	6
8	2
9	2
10	2
11	-
12	1
TOTAL	196

DISTRIBUTION OF LOANS BY SIZE OF CENTRE

POPULATION	CENTRES	TOTAL LOANS
Winnipeg		6
Brandon		-
10,000-24,999	2	3
5,000-9,999	4	23
2,500-4,999	5	17
1,000-2,499	14	55
500-999	38	125
250-499	34	97
100-249	37	84
< 100	61	95
TOTAL	196	505

Source: Manitoba Department of Housing.

Table 3.3 indicates, there is no distinct correlation between the ratio of seniors to units and the size of centre. However, small centres tend to have a higher frequency of extremely low ratios, suggesting that the number of seniors per unit in these centres is somewhat lower than for larger centres (Appendix A, Table 3.3).

There are 8,476 public housing units in Manitoba that are targeted for low-income families (Table 3.1). This allocation comprises the second largest portion of the provincial social housing stock (Appendix A). Of this inventory, 5,214 units or 61.5 percent are located in Winnipeg, giving the city a family per unit ratio of about 30 to 1 (Table 3.3). This level of assistance approximates the provincial average of about 33 families per unit. Public housing that is targeted for low- to moderate-income families tends to be located in larger centres, particularly those with a population exceeding 1,000 and Northern regions of the province (Tables 3.1, 3.4, Appendix A).[4] In fact, almost 82 percent (1,105 units) of the Northern public housing stock consists of units targeted for low-income, single- and two-parent families (Table 3.5)[5]. In other regions of the province, the ratio of family units to total social housing units ranges from 16.4 percent in the East to 35.8 percent in the Interlake (Table 3.5).

Federal and provincial housing initiatives are also targeted for persons with special needs such as the hearing impaired and the physically disabled (Table 3.1). Special Use Housing is available in only a very few centres in Manitoba. Of the 377 Special Use Units within the province, 373 (99.2%) are located in either Winnipeg (278), Neepawa (50) or Flin Flon (45)(Table 3.1).[6]

As previously mentioned, two thirds (62.3% or 14,450 units) of Manitoba's social housing stock is located in Winnipeg (Tables 3.1 to 3.5). The remaining portion (37.5% or 8,746 units) is located in rural, remote and Northern regions of the province (Figure 3.1). Most non-Winnipeg units are located in Western (9.6% or 2,230) and South-Central Manitoba (7.3% or 1,699), the most populous regions of the province. The remaining portion of the province's social housing stock (20.6% or 4,823 units) is distributed across a wide geographic area including centres in the Interlake (5.3% or 1,232), Parkland (4.8% or 1,127), Eastern (4.2% or 988) and Northern regions. Despite the limited number of social housing units in these areas, the respective ratio of persons per unit is comparable to those for more densely populated regions. In fact, in areas such as the Interlake and Parklands, the ratio of persons per unit is lower than that for more densely populated regions of the province.

3.3.2 Rent Subsidies

In addition to directly providing, or facilitating the provision, of rental housing for low- to moderate-income households, federal and provincial social housing initiatives also include the provision of subsidies to reduce rental payments. In Manitoba, such assistance has been provided through several programs, including Shelter Allowances for Elderly Renters (SAFER), Shelter Allowances for Family Renters (SAFFR), and the Rent Supplement Program.

The Rent Supplement Program is a federal-provincial, cost-shared program that reduces the rental charges of low-income tenants in private market, and non-profit/co-operative, rental suites. Under the program, the Manitoba Department of Housing negotiates with property owners for the provision of units for low-income households. Upon an agreement with a property owner for the use of a specified number of suites, the Department will place low-income households into designated units and provide for such households a rent subsidy equal to the difference between the rental rate and 25 percent of their income. The rent subsidy is paid directly to the property owner and not the tenant. For the period of April 1, 1987 to March 31, 1988, almost $3.3 million in rent supplement benefits was distributed throughout Manitoba (MHRC, 1988). Most program benefits however, were received by households residing in centres of greater than 10,000.

The Shelter Allowances Programs available in Manitoba provide direct monthly cash assistance to low-income elderly and family households that rent accommodation in the private marketplace. Households eligible for rental assistance through either of these supplement programs (SAFER, SAFFR) must pay in excess of 25 percent of their income to rent, and must meet certain income criteria. Program guidelines restrict payments to low-income households residing in units within a certain rental rate range. During the period April 1, 1987 to March 31, 1988, over 4,300 pensioner and almost 2,000 family households received shelter allowances totalling almost $5.7 million (MHRC, 1988). As with the Rent Supplement Program, however, few households in small centres received shelter allowances.

3.3.3 Home Renovation and Repair Programs

In 1974, the Canada Mortgage and Housing Corporation introduced the Residential Rehabilitation Assistance Program (RRAP) to assist in the repair and improvement of existing substandard housing and to promote its subsequent maintenance. Specific sub-objectives of the program include:

- to provide assistance to residents living in substandard housing on the basis of need;
- to improve substandard housing to an agreed level of health and safety;
- to ensure that the quality of repair and improvement substantially extends the useful life of each housing unit; and
- to promote an acceptable level of maintenance of the existing housing stock.

There are distinct subcomponents to the program including: Urban Homeowner, Rental, Rural and On-Reserve. Although all subcomponents operate in a similar manner, each is targeted to a different client group, and there are variations among subcomponents as to the amount of assistance provided.

In rural (off-reserve) Manitoba, homeowners living in substandard dwellings may qualify for renovation assistance through either the Urban Homeowner or the Rural RRAP Programs, depending on the size of the community in which they reside.[7] Property owners wanting to repair substandard rental units were eligible for assistance through programs such as Rental or Rural RRAP—again, depending on the size of centre in which their rental units are located.[8] The rental portion of the program, however, was cancelled in 1990.

In 1988, 505 Rural RRAP loans were given to homeowners in Manitoba (Table 3.6). This funding was distributed throughout the province, and included allocations in almost 200 centres of varying size. Most loans (79.4% or 401), however, were provided to homeowners residing in centres of less than 1,000. Relatively few loans (10 or 2.0%) were granted to households in centres over 10,000.

On an annual basis, the number of households in any one centre receiving RRAP funding is generally not extensive. As indicated in Table 3.6, there were only 23 centres which received more than five loans—almost one half of all centres received only one loan.

Households in rural Manitoba are also eligible for assistance under the Critical Home Repair Program (CHRP).[9] CHRP was implemented to extend the life of existing housing units. The low-income component of the program provides eligible low-income homeowners, whose houses are five years old or older, low-interest loans and loan forgiveness to assist with critical repairs to their homes. Similarly, the pensioner component of CHRP provides equivalent benefits in the form of grants to senior citizens who own older homes. For the fiscal year ending March 31, 1988, 825 low-income and 188 pensioner applications for CHRP funding were approved. This resulted in $2.7 million in financial commitments from CHRP (MHRC, 1988).[10]

3.4 SUMMARY

Historically, federal and provincial housing initiatives have emphasized social objectives. Social housing programs have provided assistance for persons who, due to restrictive economic circumstances or special need living arrangements, cannot adequately house themselves in the private market. Currently, federal and provincial programs result in the direct supply of affordable rental and homeownership units, the provision of rent subsidies for renters, the provision of rent supplements for owners of rental properties prepared to accommodate low-income households, and financial assistance for the renovation, rehabilitation and modification of units.

Despite the variety of social housing programs in Canada, and the extensive portfolio of social housing units maintained by the public sector, traditionally, emphasis has been placed upon addressing the housing needs of households residing in urban rather than rural areas. In fact, it was not until 1974, with the introduction of the Rural and Native Housing Program, that the federal government initiated a nation-wide housing program targeted specifically to households residing in rural areas and small centres. Provincial and federal governments still rely heavily upon programs that are not designed specifically for rural areas to address the needs of rural households.

Social housing assistance in Manitoba is provided by two levels of government—the federal and the provincial. Although a variety of initiatives are available, assistance to rural households has usually taken the form of the direct supply of affordable units, particularly rental units for low- to moderate-income households. Currently, there are over 6,000 social housing units distributed across rural centres (population less than 10,000) in Manitoba. This stock represents almost one third of all rental units in these centres.

Despite this level of assistance, considerable variation exists among rural households that receive program benefits. Supply-side programs have tended to focus upon the province's elderly population. If fact, two thirds all social housing units in rural centres are targeted for senior citizens. Assistance for families and special-need households in rural areas has been relatively limited in comparison.

Almost one third of Manitoba's social housing stock is located outside of Winnipeg. In fact, social housing units can be found in rural, remote, and Northern areas of the province. Despite this wide geographic coverage, some areas of the province are better served than others. In most cases, however, the level of assistance corresponds to regional population densities.

NOTES

1. Policy statement and objectives derived from "Consultation Paper on Housing" (CMHC, January 1985).

2. The overview of Rural Housing Policy and Programs was derived from Tom Carter, "Housing Policy in Rural Centres: A Critical Assessment", *Solving Rural Housing Problems: Building a Better Understanding* (Winnipeg: Institute of Urban Studies, 1990).

3. The total number of social housing units including all units (both homeowner and rental) constructed under the Rural and Native Housing Program are included within this calculation.

4. Only one quarter (25.1% or 2,128) of all family public housing units are located in centres with fewer than 10,000 people—less than one tenth (9.0% or 759) are located in communities with fewer than 1,000 residents.

5. The North accounts for over one-third of all subsidized family units that are located outside of Winnipeg (Table 3.5).

6. Only one quarter (25.5% or 96) of all special need units are located in centres with fewer than 10,000 residents.

7. Rural RRAP is targeted to communities with a population of less than 5,000, with preference given to communities of less than 2,500. In larger centres (urban areas), loans are given to homeowners residing in "designated areas".

8. Assistance through Rental RRAP was discontinued at the end of 1989.

9. Assistance through CHRP was discontinued at the end of 1989.

10. Program assistance as indicated includes benefits received by both urban and rural households within the province.

4.0 DEMOGRAPHIC AND HOUSING TRENDS IN MANITOBA, 1961 TO 1986

4.1 INTRODUCTION

Recently, there has been considerable discussion regarding the future of towns and villages in Canada, particularly those centres in economically disadvantaged regions such as the Atlantic and the Prairie provinces. Although much of this attention originates from what was once believed to be a reversal of the rural to urban shift, today, small centres are the focus of attention because of their uncertain future. Many towns and villages across the country are faced with an aging and decreasing population, coupled with a deteriorating economic base. While some rural communities will reverse or capitalize on these trends, others will continue to see their livelihoods slip away. Death for many towns and villages is inevitable.

This chapter analyzes recent demographic and housing trends in towns and villages across Manitoba. The discussion focuses upon characteristics of housing demand and supply. Chapter conclusions examine the implications of such trends for the rental market in rural Manitoba.

4.2 DEMOGRAPHIC TRENDS

In 1871, when Manitoba joined Confederation, the provincial population barely exceeded 25 thousand. Today, with more than one million residents, Manitoba is the fifth largest province in Canada, and the second largest of the three Prairie provinces. Nonetheless, Manitoba is home to a decreasing portion of the Canadian population. Despite continuous growth, recent provincial population increases have lacked consistency, fluctuating from below national growth rates during the 1971 to 1981 period to above-national growth rates during the 1981 to 1986 period (Statistics Canada, 98-120). Projections by Statistics Canada suggest that the province's population will peak in 1997 at 1.14 million, and soon thereafter start to decline (Statistics Canada, 91-520).[1]

Manitoba is an urban province, as two thirds (66.7% or 709,200) of its population resides in centres with at least 10,000 people (Table 4.1). However, unlike other provinces, only one centre dominates the Manitoba landscape. Winnipeg, with a 1986 population of almost 600,000,[2] accounts for more than half (55.9%) of the province's total population, and represents over four fifths (83.8%) of the provincial urban population.[3] Brandon (38,708), Thompson (14,701) and Portage La Prairie (13,198), Manitoba's next three largest centres, cumulatively account for only 6.3 percent (66,607) of the total provincial population, and only 9.4 percent of the provincial urban population (Appendix B).

Despite this urban concentration, Manitoba continues to maintain its traditional rural character, and many towns and villages dot the landscape. Over a quarter of the provincial population is distributed among rural areas, and some 330 centres with fewer than 1,000 persons (Table 4.1). In fact, most communities in Manitoba have fewer than 250 residents (Table 4.2, Appendix B).[4]

TABLE 4.1 POPULATION CHANGE IN MANITOBA, 1961 TO 1986: BY URBAN AND RURAL DISTRIBUTIONS

MANITOBA	POPULATION				POPULATION CHANGE (%)				
	1961	1971	1981	1986	1961-71	1971-81	1981-86	1961-86	1971-86
Total	921,686	988,247	1,026,240	1,063,240	7.2	3.8	3.6	15.3	7.6
Urban	588,807	686,445	730,655	766,855	16.6	6.4	5.0	30.2	11.7
100,000+	465,712	528,250	563,670	594,551	13.4	6.7	5.5	27.7	12.6
10,000-99,999	51,100	71,975	73,650	83,895	40.9	2.3	13.9	64.2	16.6
5,000-9,999	15,950	29,480	35,215	33,795	84.8	19.5	-4.0	111.9	14.6
2,500-4,999	26,218	24,225	19,735	20,430	-7.6	-18.5	3.5	-22.1	-15.7
1,000-2,499	29,827	32,515	38,390	35,805	9.0	18.1	-6.7	20.0	10.1
Rural	332,879	301,805	295,580	296,160	-9.3	-2.1	2.0	-11.3	-1.9
Farm	171,472	130,415	96,390	84,690	-23.9	-26.1	-12.1	-50.6	-35.1
Non-Farm	161,407	171,390	199,185	211,475	6.2	16.2	6.2	31.0	23.4
< 1,000[b]	83,081	N/A	77,392	76,242	N/A	N/A	-1.5	-8.2	N/A

[a] Includes centres with fewer than 1,000 residents.

[b] Calculations from Table 4.2.

Source: Statistics Canada.

As in other provinces in Canada, recently, there has been considerable discussion regarding the future of towns and villages in Manitoba. Demographic and socio-economic changes have altered the profile of many small centres in the province. These modifications have significant implications for housing requirements in towns and villages across Manitoba. The following discussion highlights several recent demographic and socio-economic trends. Accompanying data are presented in Tables 4.1 to 4.14.

The population of rural centres in Manitoba is declining, while urban growth continues.

- The number of urban centres (population greater than 1,000) in Manitoba increased from 33 in 1961, to 37 in 1981, to 41 in 1986, while the number of rural centres (population less than 1,000) decreased from 308 to 300 during the same period (Table 4.2). (These results are based upon a fixed sample of 341 centres).
- The cumulative population of urban centres (population greater than 1,000) in Manitoba increased from 588,807 in 1961, to 730,655 in 1981 (24.1%), to 766,855 in 1986 (5.0%) (Table 4.1). In rural non-farm areas, the population increased from 161,407 in 1961, to 199,185 in 1981 (23.4%), to 211,475 in 1986 (6.2%). However, much of this increase can be attributed to the growth of the "rurbanite" population—those persons who reside in rural, non-urban areas but maintain an urban lifestyle—rather than the growth of rural centres. During this period, the population of rural centres in Manitoba decreased from 83,081 to 76,242, or 8.2 percent. In fact, of the 308 centres with a 1961 population of less than 1,000, over one half (54.9% or 169) decreased in size by at least 10 percent between 1961 and 1986. Conversely, only 88 centres experienced a population increase of at least 10 percent during the same period (Tables 4.2 and 4.3).

Population growth in Manitoba is associated with size of centre. The larger the centre, the greater the likelihood of growth.

- The number of small rural centres (population less than 250) remained relatively stable during the 1961 to 1986 period, decreasing from 190 in 1961 to 187 in 1986, or 1.6 percent (Table 4.2). However, by 1986, there were 42 centres with fewer than 50 people, and 100 centres with fewer than 100 residents. In 1961, only 72 centres had fewer than 100 people; all of these centres had a population that exceeded 50 (Table 4.2).
- The population of small rural centres (population less than 250) in Manitoba decreased from 24,850 in 1961, to 20,844 in 1981 (16.1%), to 19,905 in 1986 (4.5%)(Table 4.2). In fact, of the 290 centres with a 1961 population of less than 250, 119, or 41.0 percent, experienced a net population loss of at least 10 percent. Only 52 centres, or 17.9 percent, grew by at least 10 percent (Table 4.3).

TABLE 4.2 POPULATION CHANGE IN MANITOBA, 1961 TO 1986: BY SIZE OF CENTRE

Size of Centre	NUMBER OF CENTRES[a]						POPULATION OF CENTRES			POPULATION CHANGE (%)			POPULATION AS A % OF TOTAL (for all centres)		
	1961	Average Size	1981	Average Size	1986	Average Size	1961	1981	1986	1961-86 [d]	1961-81 [d]	1981-86 [e]	1961	1981	1986
Winnipeg	1		1		1		265,429	564,473	594,551	124.0	112.7	5.3	56.3	69.9	70.4
Brandon	1		1		1		28,166	36,242	38,708	37.4	28.7	6.8	6.0	4.5	4.6
10,000-24,999	2	11,467.0	3	12,470.3	3	12,637.3	22,934	37,411	37,912	65.3	63.1	1.3	4.9	4.6	4.5
5,000-9,999	2	7,975.0	5	6,995.4	6	6,800.7	15,950	34,977	40,804	155.8	119.3	16.7	3.4	4.3	4.8
2,500-4,999	8	3,277.3	6	3,353.3	7	2,975.3	26,218	20,120	20,827	-20.6	-23.3	5.6	5.6	2.5	2.5
1,000-2,499	19	1,571.4	23	1,611.1	23	1,521.2	29,857	37,055	34,987	17.2	24.1	-5.6	6.3	4.6	4.1
500-999	49	705.3	49	709.8	50	680.7	34,559	34,781	34,033	1.5	0.6	-2.2	7.3	4.3	4.0
250-499	69	343.1	61	356.8	63	354.0	23,672	21,767	22,304	-5.8	-8.0	2.5	5.0	2.7	2.6
100-249	118	164.8	84	173.2	87	165.7	19,441	14,548	14,412	-25.9	-25.2	-0.9	4.1	1.8	1.7
<100 (>50)[b]	72	75.1	108	58.3	100	54.9	5,409	6,296	5,493	1.6	16.4	-12.8	1.1	0.8	0.7
(<50)[c]	0		45		42			1,513	1,222						
Total (Centres)	341		341		341		471,635	807,670	844,031	79.0	71.2	4.5	100.0	100.0	100.0
Provincial Total							921,686	1,026,241	1,063,016	15.3	11.3	3.6	51.2	78.7	79.4

[a] Sample includes only those centres for which data is available for all three years.
[b] In 1961, all centes had a population of ≥50.
[c] Includes centres whose population decreased to below 50. Totals are included within [b].
[d] Base year 1961.
[e] Base year 1981.

Source: Statistics Canada.

TABLE 4.3 POPULATION GROWTH, DECLINE AND STABILITY IN MANITOBA, 1961 TO 1986: BY SIZE OF CENTRE

Size of Centre	CHANGE 1961-1981			CHANGE 1981-1986			CHANGE 1961-1986		
	Centres			Centres			Centres		
	Growth	Decline	Stability	Growth	Decline	Stability	Growth	Decline	Stability
Winnipeg	1	0	0	0	0	1	1	0	0
Brandon	1	0	0	0	0	1	1	0	0
10,000-24,999	0	1	1	0	0	3	0	1	1
5,000-9,999	2	0	0	2	0	3	2	0	0
2,500-4,999	6	0	2	0	0	6	7	0	1
1,000-2,499	13	4	2	2	1	20	12	5	2
500-999	16	15	18	8	8	33	15	17	17
250-499	16	38	15	12	7	42	21	33	15
100-249	29	74	15	20	28	36	32	74	12
< 100	16	47	9	78	80	114	88	169	51
Total Centres	100	179	62	82	81	178	111	175	55

Growth ≥ +10.0
Decline ≤ (-10.0)
Stability 9.9 - (-9.9)

Sources: Statistics Canada; calculations by IUS.

FIGURE 4.1 GEOGRAPHIC DISTRIBUTION OF POPULATION CHANGE IN MANITOBA, 1961 TO 1986

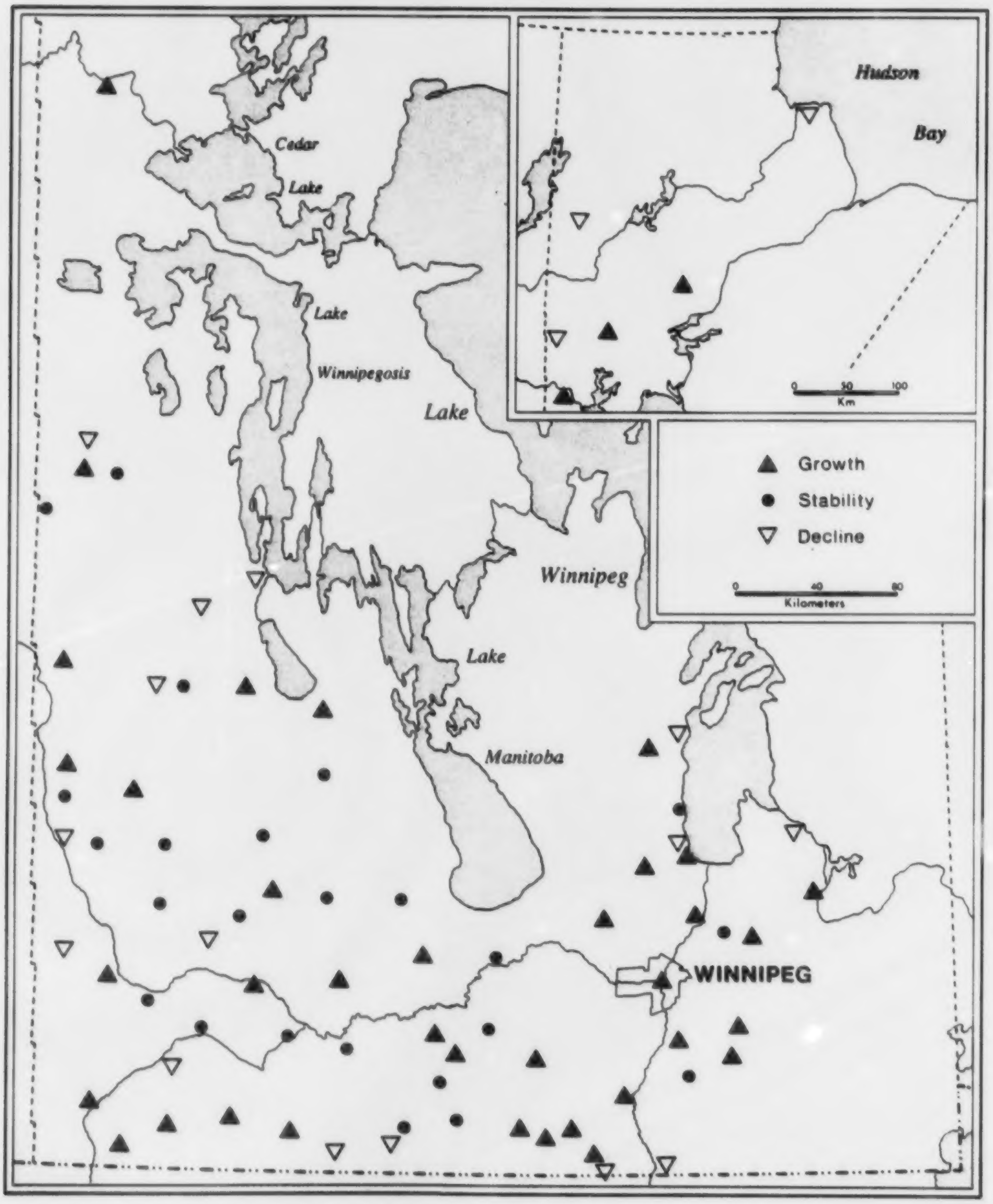

Cedar
Lake
Lake
Winnipegosis
Lake
Winnipeg
Lake
Manitoba
WINNIPEG
Hudson
Bay
0 50 100
Km
▲ Growth
● Stability
▽ Decline
0 40 80
Kilometers

TABLE 4.4 HOUSEHOLD CHANGE IN MANITOBA, 1971 TO 1986: BY URBAN AND RURAL DISTRIBUTIONS

MANITOBA	HOUSEHOLDS			HOUSEHOLD CHANGE (%)		
	1971	1981	1986	1971-81	1981-86	1971-86
Total	288,720	357,985	382,345	24.0	6.8	32.4
Urban	209,725	270,085	290,530	28.8	7.6	38.5
100,000+	163,597	210,955	227,145	28.9	7.7	38.8
10,000-99,999	20,528	25,485	30,260	24.1	18.7	47.4
5,000-9,999	8,261	12,375	12,280	49.8	-0.8	48.7
2,500-4,999	17,339[a]	7,540	8,300	22.7[a]	0.2[a]	22.9[a]
1,000-2,499		13,730	13,005			
Rural	79,000	87,900	91,815	11.3	4.5	16.2
Farm	47,495	24,880	23,020	-47.6	-7.5	-51.3
Non-Farm[b]	31,500	63,020	68,795	100.1	9.2	118.4
< 1,000[c]	10,190	10,475	10,745	2.8	2.6	5.4

[a] Data for centres with fewer than 5,000 residents.
[b] Includes centres with fewer than 1,000 residents.
[c] Includes only incorporated centres.

Source: Statistics Canada.

TABLE 4.5 COMPARISON OF POPULATION AND HOUSEHOLD CHANGE IN MANITOBA, 1971 TO 1986: BY URBAN AND RURAL DISTRIBUTIONS

Manitoba	1971-1981		1981-1986		1971-1986	
	Population %	Household %	Population %	Household %	Population %	Household %
Total	3.8	24.0	3.5	6.8	7.6	32.4
Urban	6.4	28.8	5.0	7.6	11.7	38.5
100,000+	6.7	28.9	5.5	7.7	12.6	38.8
10,000-99,999	2.3	24.1	13.9	18.7	16.6	47.4
5,000-9,999	19.5	49.8	-4.0	-0.8	14.6	48.7
2,500-4,999	2.4[a]	22.7[a]	-3.3[a]	0.2[a]	-0.9[a]	22.9[a]
1,000-2,499						
Rural	-2.1	11.3	2.0	4.5	-1.9	16.2
Farm	-26.1	-47.6	-12.1	-7.5	-35.1	-51.3
Non-Farm[b]	16.2	100.1	6.2	9.2	23.4	118.4
<1,000[c]	N/A	2.8	-1.5	2.6	N/A	5.4

[a] Data for centres with fewer than 5,000 residents.
[b] Includes centres with fewer than 1,000 residents.
[c] Includes only incorporated centres.

Source: Statistics Canada.

TABLE 4.6 AVERAGE NUMBER OF PERSONS PER HOUSEHOLD IN MANITOBA, 1971 TO 1986: BY URBAN AND RURAL DISTRIBUTIONS

MANITOBA	1971	1981	1986
Total	3.3	2.8	2.7
Urban	3.2	2.6	2.6
100,000+	3.1	2.6	2.6
10,000-99,999	3.3	2.7	2.7
5,000-9,999	3.4	2.8	2.7
2,500-4,999	3.2	2.5	2.4
1,000-2,499	3.2	2.7	2.6
Rural	3.7	3.2	3.1
Farm	4.0	3.6	3.4
Non-Farm[a]	3.5	3.1	3.0
< 1,000[b]	N/A	N/A	2.4

[a] Includes centres with fewer than 1,000 residents.
[b] Includes only incorporated centres.

Source: Statistics Canada.

TABLE 4.7 HOUSEHOLD COMPOSITION IN MANITOBA, 1986: BY URBAN AND RURAL DISTRIBUTIONS

	Family Households a Proportion of Total Households	Persons Per Family	Children Per Family	Proportion of Families Headed By a Single Parent
Total	71.4	3.2	1.3	12.2
Urban	68.7	3.1	1.2	13.8
100,000+	68.1	3.1	1.2	14.4
10,000-99,999	71.3	3.1	1.2	14.4
5,000-9,999	71.7	3.2	1.3	10.1
2,500-4,999	66.2	2.9	1.0	8.8
1,000-2,499	72.4	3.1	1.2	8.8
Rural	80.1	3.4	1.5	8.1
Farm	90.1	3.6	1.6	5.2
Non-Farm[a]	76.8	3.4	1.5	9.2
< 1,000[b]	67.5	N/A	N/A	N/A

[a] Includes centres with fewer than 1,000 residents.
[b] Includes only incorporated centres.

Source: Statistics Canada.

- Only one centre in Manitoba with a population exceeding 2,500 declined by at least 10 percent during the 1961 to 1986 period (Table 4.3). In centres with a population exceeding 2,500, growth usually occurred during the early part of the period (1961 to 1981), rather than the latter (1981 to 1986) when populations generally remained stable.

Population growth in Manitoba is concentrated on a regional basis. Those centres that are growing are generally located close to Winnipeg.[8]

- Population change, as defined by growth, decline and stability (Table 4.3), is not uniform across Manitoba. Population growth has been most pronounced in the Southern region of the province known as the Pembina Valley. Centres such as Winkler, Altona, Morden, and Plum Coulee all experienced a net population increase of at least 10 percent (Table 4.3, Figure 4.1). Population growth also occurred in centres surrounding Winnipeg, including Steinbach, Blumenort, Niverville, Beausejour and Stonewall.
- With the exception of a few centres in the Parklands, other regions of Manitoba did not experience any notable areas of growth. Communities in the Southwest region of the province did not change considerably, while those centres located north of the Parklands, east of the Pembina Valley and in the Interlake, usually underwent decline (Table 4.3, Figure 3.1).

Despite small centre population decline in Manitoba, marginal household growth continues.

- While the population of Manitoba increased by only 7.6 percent during the 1971 to 1986 period, the number of households in the province increased from 288,720 to 382,345, or 32.4 percent (Table 4.4). However, much of this increase can be attributed to growth in urban centres (38.5%), particularly large urban centres, rather than rural areas (16.2%)(Table 4.5).
- In rural areas, the number of farm households declined by almost 25 thousand, or one half, during the 1971 to 1986 period, while the number of non-farm households doubled to almost 68 thousand. However, household growth in rural centres (population less than 1,000) has been limited (5.4%)(Table 4.5).
- Despite population decline, small centres in Manitoba continue to experience marginal household growth. This is due to a number of factors including: a declining birth rate; an increasing incidence of uncoupling and single living; and the settlement of retired farm couples and widow(ers) to small centres.

Despite an overall decline in size, households in Manitoba remain smaller in Rural and small urban areas.

- The average household size in Manitoba decreased from 3.3 persons in 1971 to 2.7 persons in 1986. Although this decline was evident across the province, households in rural areas continue to be slightly larger than their urban counterparts (Table 4.6). On average, rural households consist

TABLE 4.8 FAMILY AND NON-FAMILY HOUSEHOLD CHANGE IN MANITOBA, 1971 TO 1986: BY URBAN AND RURAL DISTRIBUTIONS

MANITOBA	FAMILY HOUSEHOLDS						NON-FAMILY HOUSEHOLDS					
	Number			Change (%)			Number			Change (%)		
	1971	1981	1986	71-81	81-86	71-86	1971	1981	1986	71-81	81-86	71-86
Total	230,650	259,110	273,135	12.3	5.4	18.4	58,075	98,875	109,215	70.3	10.5	88.1
Urban	164,835	187,765	199,575	13.9	6.3	21.1	44,895	82,320	90,955	83.4	10.5	102.6
100,000+	126,650	144,870	154,300	14.4	6.5	21.8	36,760[b]	66,080	72,405	79.8	9.6	96.7
10,000-99,999[e]	16,620	18,480	21,580	11.2	16.8	29.8	3,908[b]	7,005	8,680	79.2	23.9	122.1
5,000-9,999[e]	6,710	9,140	8,805	36.2	-3.7	31.2	1,551[b]	3,235	3,480	108.6	7.6	124.4
2,000-4,999[e]	13,855[d]	5,310	5,495	10.2[d]	-2.4[d]	7.6[d]	3,484[b]	2,225	2,805	100.9[d]	-8.7[d]	83.4[d]
1,000-2,499[e]		9,960	9,415					3,775	3,585			
Rural	65,825	71,345	73,560	8.4	3.1	11.8	13,170	16,555	18,255	25.7	10.3	38.6
Farm	28,120	22,525	20,750	19.9	-7.9	-26.2	3,380	2,350	2,270	30.5	-3.4	-32.8
Non-Farm[c]	37,705	48,815	52,810	29.5	8.2	40.1	9,790	14,205	15,985	45.1	12.5	63.3
< 1,000[e]	N/A	7,115	7,070	N/A	-0.6	N/A	N/A	3,445	3,675	N/A	6.7	N/A

[a] 1971 data for number of families maintained own household.

[b] 1971 data calculated by subtracting family households from total households as shown in Table 4.4.

[c] Includes centres with fewer than 1,000 residents.

[d] Data for centres with fewer than 5,000 residents.

[e] Includes only incorporated centres.

Source: Statistics Canada.

TABLE 4.9 POPULATION DISTRIBUTION BY SEX IN MANITOBA, 1971 AND 1986: BY URBAN AND RURAL DISTRIBUTIONS

MANITOBA	1971		1986	
	Male %	Female %	Male %	Female %
Total	50.0	50.0	49.3	50.7
Urban	49.1	50.9	48.3	51.7
100,000+	48.8	51.2	48.3	51.7
10,000-99,999	51.1	48.9	48.6	51.4
5,000-9,999	49.0	51.0	47.9	52.1
2,500-4,999	48.5	51.5	47.2	52.8
1,000-2,499	49.8	50.2	49.6	50.4
Rural	52.3	47.7	51.8	48.2
Farm	53.8	46.2	53.9	46.1
Non-Farm[a]	51.1	48.9	51.0	49.0
< 1,000[b]	N/A	N/A	47.8	52.2

[a] Includes centres with fewer than 1,000 residents.

[b] Includes only incorporated centres.

Source: Statistics Canada.

TABLE 4.10 MARITAL STATUS OF POPULATION IN MANITOBA, 1971 AND 1986: BY URBAN AND RURAL DISTRIBUTIONS

Manitoba	1971				1986			
	Single %	Married %	Widowed %	Divorced %	Single %	Married %	Widowed %	Divorced %
Total	48.5	45.7	5.0	0.8	43.2	46.9	5.6	4.3
Urban	46.7	46.9	5.4	1.0	42.2	46.5	6.1	5.2
100,000+	46.4	47.0	5.4	1.2	42.4	48.7	5.8	3.0
10,000-99,999	48.5	46.3	4.4	0.8	43.6	45.8	4.8	5.8
5,000-9,999	48.7	45.1	5.5	0.6	41.8	48.3	2.8	7.0
2,500-4,999	44.7	48.5	6.3	0.5	35.3	50.7	11.0	3.0
1,000-2,499	45.7	47.5	6.4	0.5	39.6	49.5	7.8	3.0
Rural	52.6	43.1	4.0	0.3	45.7	48.0	4.2	2.1
Farm	51.2	43.1	5.3	0.4	48.0	49.5	1.6	1.0
Non-Farm[a]	54.4	43.2	2.3	0.2	44.8	47.4	5.2	2.5
< 1,000[b]	N/A	N/A	N/A	N/A	34.9	51.8	11.6	1.6

[a] Includes centres with fewer than 1,000 residents.

[b] Includes only incorporated centres.

Source: Statistics Canada.

of at least three persons, whereas in urban areas, households usually have fewer than three persons (Table 4.6).

- Although rural households tend to be larger than their urban counterparts, household size across rural Manitoba is not uniform. In small urban centres (1,000-5,000) and non-farm communities, households are particularly small, due to the proportion of single- and two-person households (Tables 4.6 and 4.7).

In rural and small urban centres in Manitoba, growth has been greatest among non-family rather than family households.

- While the number of family households in rural and small urban centres (population less than 5,000) in Manitoba decreased from 22,385 in 1981 to 21,980 in 1986 or 1.8 percent, the number of non-family households increased from 9,445 to 10,065 or 6.6 percent (Table 4.8).
- In rural and small urban centres (population less than 5,000), the increase in non-family households can be attributed to an increasing elderly population, particularly single and widowed seniors.

In rural and small urban centres in Manitoba, the sex ratio continues to be female-dominated.

- In Manitoba, particularly in rural and small urban centres (population less than 5,000), the female proportion of the population has been and continues to be, larger than the male (Table 4.9). This situation may be largely attributed to the proportion of elderly females that resides in these centres.

Although rural and small urban centres in Manitoba have a high proportion of married persons, the proportion of the population that is either separated, widowed, or divorced is increasing.

- In rural and small urban centres in Manitoba (population less than 5,000), the proportion of the population that is married is higher than in large urban centres (population greater than 5,000). Additionally, between 1971 and 1986, the proportion of the population in rural and small urban centres that was married increased, while the corresponding proportion in large urban centres decreased (Table 4.10).
- Traditionally, large urban centres have had a higher proportion of persons who are either widowed, divorced or separated than small centres. Although this trend continues, the proportion of the population in small centres that is either widowed, separated or divorced has increased significantly. (In rural-farm areas, the proportion of the population that is widowed decreased during the period) (Table 4.10).

In Manitoba, rural and small urban centres have a high proportion of people in the very young and the very old age groups, creating high dependency ratios.

- The decline in the population of farm areas and rural and small urban centres (population less than 5,000) in Manitoba has been accompanied by age-selective migration and population aging. Young, working-age people are more likely to leave these centres to seek employment opportunities in large urban centres (population greater than 5,000). This, combined with the national trend

TABLE 4.11 POPULATION DISTRIBUTION BY AGE IN MANITOBA, 1971 AND 1986: BY URBAN AND RURAL DISTRIBUTIONS

	1971				1986			
	0-19 %	20-44 %	45-60 %	65+ %	0-19 %	20-44 %	45-64 %	65+ %
Total	38.8	31.7	19.9	9.7	29.9	39.0	18.4	12.6
Urban	36.4	34.0	19.7	9.8	27.7	40.7	18.4	13.2
100,000+	35.8	34.3	20.3	9.5	27.1	41.8	18.9	12.3
10,000-99,999	38.8	36.4	16.7	8.1	30.5	40.4	16.9	12.1
5,000-9,999	39.6	30.5	18.6	11.3	30.7	35.4	16.9	17.0
2,500-4,999	37.8	29.9	18.4	13.8	25.1	30.5	18.6	25.7
1,000-2,499	37.4	30.0	18.8	13.8	29.6	36.0	17.0	17.4
Rural	44.2	26.4	20.1	9.3	35.8	34.6	18.5	11.2
Farm	45.3	25.5	23.5	5.7	36.8	33.7	23.3	6.2
Non-Farm[a]	43.3	27.1	17.5	12.1	35.3	34.9	16.6	13.2
<1,000[b]	N/A	N/A	N/A	N/A	25.3	27.8	19.3	27.6

[a] Includes centres with fewer than 1,000 residents.

[b] Includes only incorporated centres.

Source: Statistics Canada.

TABLE 4.12 CHILD AND SENIOR DEPENDENT POPULATION IN MANITOBA, 1986: BY URBAN AND RURAL DISTRIBUTIONS

MANITOBA	NUMBER OF PERSONS AGED 0 TO 19 PER 100 PERSONS AGED 20-64	NUMBER OF PERSONS AGED 65 AND OVER PER 100 PERSONS AGED 20-64	COMBINED DEPENDENCY RATIO
Total	52.1	21.9	74.0
Urban	46.8	22.2	69.0
100,000+	44.7	20.3	65.0
10,000-99,999	53.3	21.2	74.5
5,000-9,999	58.7	32.4	91.1
2,500-4,999	50.9	52.2	103.1
1,000-2,499	56.1	32.9	89.0
Rural	67.4	21.1	88.5
Farm	64.5	10.9	75.4
Non-Farm[a]	68.8	25.6	94.4

[a] Includes centres with fewer than 1,000 residents.

Source: Statistics Canada.

TABLE 4.13 AVERAGE ANNUAL INCOME OF INDIVIDUALS (15 YEARS AND OVER) IN MANITOBA, 1971 AND 1981: BY URBAN AND RURAL DISTRIBUTIONS

MANITOBA	1971 ($)	1981 ($)	% CHANGE
Total	4,452	11,674	162.2
Urban	4,901	12,263	150.2
100,000+	5,023	12,448	147.8
10,000-99,999	4,314	12,166	182.0
5,000-9,999	4,267[a]	11,960	165.4
2,500-4,999	N/A	10,693	N/A
Rural	3,251[b]	9,933	205.5
Farm	2,887	9,782	238.8
Non-Farm[c]	3,616	9,998	176.5

[a] Income for centres with fewer than 5,000 residents.

[b] Value derived by averaging incomes for several size categories.

[c] Includes centres with fewer than 1,000 residents.

Source: Statistics Canada.

TABLE 4.14: PERCENTAGE DISTRIBUTION OF LOW-INCOME* FAMILIES AND UNATTACHED INDIVIDUALS BY SIZE OF AREA OF RESIDENCE, CANADA 1971, 1979, 1988

SIZE OF AREA	Families		Unattached Individuals	
	Low Income	All	Low Income	All
1971				
30,000 +	41.5%	61.6%	57.4%	68.0%
15,000 - 29,999	5.8%	5.9%	8.5%	7.5%
1,000 - 14,999	12.9%	12.0%	15.5%	11.7%
Rural (less than 1,000)	38.8%	20.5%	18.6%	12.7%
1979				
30,000 +	64.1%	64.6%	73.5%	73.6%
15,000 - 29,999	6.1%	5.5%	6.3%	5.8%
1,000 - 14,999	10.0%	11.0%	12.3%	10.8%
Rural (less than 1,000)	19.8%	18.8%	7.9%	9.7%
1988				
500,000+	50.1%	44.6%	54.7%	53.2%
100,000 - 499,999	13.5%	14.0%	15.8%	15.0%
30,000+	10.5%	9.7%	9.6%	9.0%
less than 30,000	11.5%	12.9%	13.3%	13.5%
Rural (less than 1,000)	14.4%	18.8%	6.6%	9.3%

* Low income cut-offs are relative levels determined from income and expenditure patterns in 1978. To income limits were selected on the basis that families and unattached individuals with incomes below these limits spent, on average, 58.5% or more of their income on food, shelter and clothing.

Sources:

toward an aging population, has left small centres and rural areas with a greater incidence of youth (aged 0 to 19 years), and, more notably, an elderly population. In small urban centres, the elderly may account for as much as one fifth to one quarter of the population, while the young may represent one quarter to one third (Table 4.11).

- As a result of population aging and age-selective migration, population dependency ratios in Manitoba are higher in rural areas and small urban centres than in large urban centres. In rural, non-farm areas, dependency ratios are high due to the youthful structure of the population, whereas, in rural and small urban centres, high dependency ratios are a function of an aging population (Table 4.12).
- With continued population aging and age-selective migration, it is likely that dependency ratios will remain high. In rural and small urban centres, the increasing seniors' population will continue to influence overall dependency ratios.

Although incomes remain low in rural and small urban centres in Manitoba, the incidence of low income has declined substantially.

- The average annual income of individuals (persons aged 15 years and over) in rural and small urban centres (population less than 5,000) in Manitoba increased by over 150 percent during the 1971 to 1981 period, yet remains well below corresponding income levels of individuals residing in large urban centres (Table 4.13) (population greater than 5,000).
- The proportion of low-income households, both unattached individuals and families, that resides in small centres (population less than 1,000) in Canada declined during the 1971 to 1988 period. The proportion of low-income families living in such centres fell from 38.8 percent in 1971 to 14.4 percent in 1988. Figures for unattached individuals fell from 18.6 percent to 6.6 percent (Table 4.14).
- The decline in the proportion of low-income households that resides in small rural centres can be attributed either to an actual increase in the average and annual income of family and non-family households (as indicated above), or to the movement of low-income households from small to larger centres.

4.3 HOUSING TRENDS

Despite distinct differences in housing circumstances in urban and rural areas in Canada, rural housing conditions did not receive notable attention until the 1960s. At this time, provinces began to accept a greater role in the development of housing policy and the delivery of housing programs, and, as a consequence, recognition was given to the disparities in living conditions between urban and rural areas and to the unique housing conditions of the North. Recognition of the problems, however, did not

TABLE 4.15 CHARACTERISTICS OF HOUSING STOCK IN MANITOBA, 1971 AND 1986: BY URBAN AND RURAL DISTRIBUTIONS

MANITOBA	TENURE				TYPE OF DWELLING					
	1971		1986		1971			1986		
	Own %	Rent %	Own %	Rent %	Single %	Multiple %	Mobile %	Single %	Multiple %	Mobile %
Total	66.1	33.9	65.5	34.5	72.3	26.4	1.3	68.5	30.4	1.1
Urban	59.6	40.4	61.0	39.0	64.9	34.5	1.8	61.2	38.4	0.4
100,000+	58.7	41.3	59.6	40.4	63.0	36.9	0.1	58.4	41.6	0.05
10,000-99,999	58.6	41.4	62.7	37.3	63.2	34.4	2.4	64.7	34.0	1.3
5,000-9,999	66.4	33.6	67.2	32.8	75.4	22.4	2.1	72.6	25.2	2.2
2,500-4,999	66.3[a]	33.7[a]	72.0	28.0	79.6[a]	18.7[a]	1.8[a]	78.9	19.5	1.6
1,000-2,499			69.9	30.1				81.1	17.6	1.3
Rural	83.3	16.7	79.8	18.2	92.0	4.8	3.2	91.7	4.8	3.5
Farm	93.8	6.2	94.2	5.8	97.7	2.5	1.2	97.2	0.4	2.4
Non-Farm[b]	76.2	23.8	74.9	25.1	88.1	7.3	4.5	89.8	6.4	3.8
<1,000[c]	N/A	N/A	78.1	21.9	N/A	N/A	N/A	86.4	N/A	N/A

[a] Data for centres with fewer than 5,000 residents.

[b] Includes centres with fewer than 1,000 residents.

[c] Includes only incorporated centres.

Source: Statistics Canada.

necessarily result in the implementation of successful programs, and, today, housing conditions continue to differ between rural and urban areas.

The following discussion highlights several significant differences between urban and rural housing conditions. Accompanying data are presented in Tables 4.15 to 4.21.

Despite a recent decline, the level of homeownership remains higher in rural and small urban centres in Manitoba.

- In Manitoba, the proportion of households that own their home has remained relatively stable during the past two decades, with approximately two thirds (65.5%) of all households being homeowners (Table 4.15).
- The level of homeownership varies considerably across centres of varying size, with the largest centres (population greater than 500,000) experiencing the lowest proportion (61.0%), and the smallest centres (population less than 1,000) having the highest proportion (78.1%).
- Between 1971 and 1986, the level of homeownership in rural non-farm Manitoba decreased from 76.2 percent to 74.9 percent. However, in rural and small urban centres (population less than 5,000), the level of homeownership increased from 66.3 percent to 70.7 percent during the same period.

Single-detached dwellings continue to comprise the overwhelming majority of the housing stock in rural and small urban centres in Manitoba.

- Over two thirds (68.5%) of the housing stock in Manitoba consists of single-detached dwellings. In 1971, single-detached dwellings accounted for almost three quarters (72.3%) of the provincial housing stock (Table 4.15).
- There is an inverse relationship between the size of centre and the proportion of the housing stock that consists of single-detached dwellings—as the size of centre decreases, the proportion of the housing stock that consists of single-detached units increases. For example, in centres with fewer than 2,500 residents, over 80 percent of the housing stock consists of single-detached dwellings, whereas in centres larger than 10,000, less than two thirds of the stock consists of single-detached dwellings.
- Between 1971 and 1986, multiple-family dwellings accounted for an increasing portion of the housing stock in large urban centres (population greater than 2,500), but a decreasing portion of the housing stock in rural areas. In small urban centres (population less than 2,500), the proportion of the stock consisting of multiple-family dwellings remained relatively stable during the 15-year period.

TABLE 4.16 AGE AND QUALITY OF HOUSING STOCK IN MANITOBA, 1981: BY URBAN AND RURAL DISTRIBUTIONS

	PERIOD OF CONSTRUCTION				REPAIRS[d]	
	Pre 1946 %	1946-60 %	1961-75 %	1976-81 %	Major %	Minor %
Total	25.6	23.7	36.1	14.5	7.7	20.7
Urban	24.7	24.8	36.9	13.6	6.4	19.2
100,000+	25.2	25.4	36.0	13.4	5.1	16.0
10,000-99,999	20.8	20.5	44.9	13.8	6.9	19.2
5,000-9,999	25.1	25.7	34.8	14.4	7.2	19.1
2,500-4,999	23.6	24.4	36.2	15.8	5.8	17.8
1,000-2,499	23.8	23.2	37.9	15.1	6.5	20.0
Rural	28.5	20.5	33.8	17.2	N/A	N/A
Farm	36.2	22.6	29.4	11.8	N/A	N/A
Non-Farm[a]	25.5	19.7	18.9	35.9	N/A	N/A
<1,000[d]	35.1	21.8	19.0[b]	24.1[c]	8.8	22.5

[a] Includes centres with fewer than 1,000 residents.
[b] Data for 1961 to 1970.
[c] Data for 1971 to 1980.
[d] Includes only incorporated centres.

Source: Statistics Canada.

TABLE 4.17 COST OF REPAIRS REQUIRED TO BRING OWNER-OCCUPIED DWELLINGS UP TO STANDARD IN CANADA

	Mean	Median
URBAN	$2,478	$1,100
RURAL	$4,992	$2,100

Source: Canada Mortgage and Housing Corporation.

TABLE 4.18
FAMILY EXPENDITURES IN CANADA, 1978 AND 1986: SHELTER COSTS

SIZE OF AREA OF RESIDENCE	1986 MAINTENANCE, REPAIRS REPLACEMENTS[1]		1978 REPAIRS & MAINTENANCE[2]	
	dollar expenditure	percent of National Average	$expenditure	percent of National Average
Total	$369	(100%)	$292	(100%)
Urban (All)	363	(98%)	285	(98%)
500,000+	346	(94%)	261	(89%)
100,000-499,999	461	(125%)	308	(105%)
30,000-99,999	337	(91%)	349	(120%)
<30,000	324	(88%)	291	(99.7%)
Rural (All)	397	(108%)	325	(111%)
Farm	493	(117%)	281	(96%)
Non-Farm	391	(106%)	335	(115%)

Source: Statistics Canada.

[1] Annual family expenditure in 1986 dollars.

[2] Annual family expenditure in 1978 dollars.

TABLE 4.19 TOTAL DWELLING STARTS IN MANITOBA CENTRES WITH FEWER THAN 10,000 RESIDENTS IN 1978 TO 1990

	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	Total(a) (1978-1988)
Total Province	12,121	5,772	2,597	2,824	2,030	5,985	5,308	6,557	7,699	8,174	5,455	4,084	3,297	71,903
Total < 10,000	1,887	1,378	874	633	396	783	654	1,185	1,111	1,274	1,007	937	1,023	13,142
% of Total Province	15.6	23.9	33.7	22.4	19.5	13.1	12.3	18.1	14.4	15.6	18.5	22.9	31.0	18.3
Total < 10,000														
Single	1,184	1,255	576	593	223	614	441	876	786	1,094	887	702	868	10,099
Row	75	4	0	7	0	0	17	23	9	48	34	48	5	270
Apartment	628	119	298	33	173	169	196	286	286	132	86	187	150	2,773
As a % of a	14.3	10.5	6.6	4.8	3.0	5.6	5.0	9.0	8.5	9.7	7.7	7.1	7.8	100.0

Source: Canada Mortgage and Housing Corporation.

The housing stock in rural centres in Manitoba is more likely to be older and in greater need of repair than the urban housing stock.

- Over one third (35.1%) of the housing stock in rural centres (population less than 1,000) was constructed prior to 1946, while an additional fifth (21.8%) was built between 1946 and 1960. In larger centres (population greater than 10,000), only one fifth to one quarter of the housing stock was built either in the period before 1946 or from 1946 to 1960.
- Almost one quarter (22.5%) of the housing stock in rural centres (population less than 1,000) requires minor repairs, while an additional one tenth (8.8%) requires major repairs. In larger centres (population greater than 10,000), less than 7 percent of the housing stock requires major repairs, and less than 20 percent requires minor repairs (Table 4.16).

The cost of repairs to bring owner-occupied dwellings up to standard in Canada is higher in rural than urban areas.

- In 1986, the average amount required to bring a rural dwelling (population less than 10,000) up to standard was $5,000. The average urban dwelling (population greater than 10,000) required about half that amount (Table 4.17).

Families in rural areas of Canada generally spend more than the national average on dwelling maintenance and repairs and more than their urban counterparts.

- In 1986, rural non-farm families spent an average of $391 on home maintenance, repair and replacements, or 106 percent of the national average. In the same year, urban families spent only $363, or 98 percent of the national average (Table 4.18).

The level of new construction in rural areas and small urban centres in Manitoba increased substantially during the late 1980s, although investment was still concentrated in large urban centres.

- During the 1978 to 1990 period, over 13,000 dwellings were added to the housing stock in rural areas and small centres (population less than 10,000)(Table 4.19). During that period, approximately 18 percent of total provincial starts occurred in rural areas and centres less than 10,000, although one third of the total provincial population lives in these areas.
- Although much of this housing stock was constructed in rural, non-farm areas to accommodate the increasing rurbanite population, a significant portion of new constructions occurred in rural and small urban centres.
- Social housing comprised a significant portion of the new stock constructed during this period. Between 1984 and 1988, 1,419 social housing units were constructed in centres with fewer than 10,000 people (Table 4.20).

The level of construction activity in Manitoba is lowest in small centres.

- Between 1982 and 1987, there were 3,125 building permits issued in incorporated centres with fewer than 10,000 people (Table 4.21). Almost one half (48.2%) of these permits were issued

TABLE 4.20 SOCIAL HOUSING UNITS IN MANITOBA 1984 AND 1988: BY SIZE OF CENTRE

SIZE	1984	1988	Change
10,000+	14,246	16,767	2,521
>10,000	5,292	6,711	1,419
TOTAL	**19,538**	**23,478**	**3,940**

Source: Manitoba Department of Housing.

TABLE 4.21 RESIDENTIAL BUILDING PERMITS IN MANITOBA, 1982 TO 1987: BY SIZE OF INCORPORATED CENTRE

	Single	Row	Apartment	Total	Population (1986)	Permits per Capita
Total	2,144	76	905	3,125	118,663	.03
5,000-9,999	941	44	520	1,505	40,804	0.04
2,500-4,999	414	20	136	570	20,827	0.03
1,000-2,499	527	12	203	742	30,807	0.02
<1,000	262	0	46	308	26,225	0.01

Source: Statistics Canada.

in centres with 5,000 to 9,999 people, while only 9.9 percent were issued in rural centres with fewer than 1,000 people (Table 4.21).

- As the size of centre decreases, the number of building permits *per capita* also decreases, suggesting that small centres have the lowest level of construction activity in the province (Table 4.21).

Single-detached dwellings continue to dominate new construction activity in rural Manitoba.

- Although single-detached dwellings comprised the majority of new dwelling starts (76.8%) in rural Manitoba (population less than 10,000), multiple-family dwellings such as duplexes, row houses and apartments accounted for almost one quarter (23.2%) of all dwelling starts that occurred in Manitoba during the 1978 to 1990 period (Table 4.20).

4.4 SUMMARY

Recent demographic and housing trends indicate that significant changes are occurring to the level and nature of housing demand and supply in rural areas of Manitoba. Most notably, change is not uniform across the province. Demographic and socio-economic trends suggest that two patterns are emerging. There are those communities that are experiencing population and economic growth. These centres tend to be located in close proximity to Winnipeg and are either bedroom communities to the provincial capital, or have a strong and well diversified economic base. These communities have youthful populations, and while average annual household incomes are not high, the incidence of low income is relatively low.

Conversely, there are those centres in Manitoba that are not prospering, but rather, are experiencing an aging and declining population coupled with a deteriorating economic base. These centres tend to be located at a distance from Winnipeg, and function primarily as retirement or service centres for local farm populations. Households in these communities are small, as families often consist of only one or two older adults—the young adults have moved away to larger centres for better employment and education opportunities. Average incomes are relatively low, as a significant portion of the population is dependent upon retirement pensions, seasonal or low-wage incomes.

This growth-decline dichotomy demonstrates the variability of housing demand in rural areas. For centres characterized by growth, housing demand is likely to continue to increase. In bedroom communities, where families comprise the largest segment of the population, single-detached dwellings will continue to represent the largest proportion of construction activity. In growth centres located at a distance from Winnipeg, housing demand will reflect the diverse nature of the population and the need for a variety of housing types and tenures.

For those centres characterized by stagnation or decline, the level and nature of housing demand is considerably different. The demand for housing in these centres will not increase in the future, but rather, will remain stable or decline as the rate of household growth continues to slow. As individuals, particularly senior citizens, represent the greatest portion of household growth in these centres, demand for smaller dwellings, non-ownership options, and financial and support service assistance will continue. Even this demand is not long-term, as the number of households headed by seniors will eventually decrease.

Housing trends in Manitoba indicate that significant differences exist between urban and rural areas, as well as between rural areas of varying size. Rural and small urban centres (population less than 5,000) have a high concentration of homeowner households residing in single-detached dwellings. Rural areas also have a high incidence of dwellings that are in need of repair. This situation is of concern, given that the cost to repair a dwelling is higher in rural than urban areas, yet rural areas have a higher proportion of low-income households. Furthermore, although the level of construction in rural areas increased during the 1980s, much of the activity took place in the fringe area of large centres, to accommodate the increasing rurbanite population. Thus, the older housing stock in rural areas is not being replaced at the same rate as the urban stock.

NOTES

1. This projection is based upon an assumed fertility rate of 1.4 births per woman, an international migration net gain of 50,000 persons per year, and an internal migration pattern continuing current trends.

2. The population of the City of Winnipeg totalled 594,550 in 1986, while the population of the Winnipeg Census Metropolitan Area (CMA) totalled 625,305.

3. This proportion is based upon an urban population of 709,200 for centres with more than 10,000 people.

4. The data in Appendix B were derived from a sample of 341 centres. This sample includes only those centres for which data were available for 1961, 1981 and 1986, and for which the 1961 population was greater than 50. These 341 centres currently represent about 80 percent of Manitoba's total population. The sample does not include the provincial rural population. Population patterns as elicited by the sample are considered to be an accurate indicator of provincial trends.

5. This analysis is based upon population change in the 79 incorporated centres in the province. Population change in small rural centres (population less than 250) is not reflected in the analysis.

5.0 HOUSING PROBLEMS IN RURAL MANITOBA

5.1 INTRODUCTION

Given current fiscal restraints, housing policy and program analysts are faced with the challenge of meeting social housing goals and objectives in the most productive and cost-effective manner. It is imperative that public housing initiatives benefit those households most in need. An efficient allocation of resources is dependent upon an accurate assessment of need, which often includes the determination of the number, type and distribution of households that require social housing assistance. Such an assessment can be achieved through the application of the Core Housing Need Model.

This chapter outlines the basic parameters of the Core Housing Need Model. The Model is used to assess "core need" in Manitoba by determining the number and type of households that experience problems related to housing affordability, suitability (crowding) and adequacy (condition). Attention is given to those households in centres with less than 2,500 persons. Conclusions examine the implications of assessed need upon future social housing initiatives in the province.

5.2 THE CORE HOUSING NEED MODEL

Households in need of public housing assistance are currently identified by a Core Housing Need Model that focuses on three main problem areas: affordability, adequacy and suitability. The methodology for the determination of core housing need is briefly outlined below.

Affordability: A household is considered as having an affordability problem if the cost of shelter consumes 30 percent or more of the gross household income.

Adequacy: Adequacy is based on the characteristics of the dwelling unit. A dwelling unit is considered to be inadequate if it needs major repairs or lacks basic facilities. Major repairs refer to defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings. Basic facilities refer to hot and cold running water, an indoor toilet, bathtub or shower.

Suitability: A suitable dwelling is a dwelling that can accommodate the household according to the following prescription:

- there shall be no more than two, or less than one, person per bedroom;
- parents do not share a bedroom with their children;
- dependents aged eighteen or more do not share a bedroom;
- dependents aged five or more of the opposite sex do not share a bedroom.

Therefore, core housing need means those households unable to afford adequate and suitable

TABLE 5.1 CORE HOUSING NEED IN MANITOBA, 1981

		CORE NEED HOUSEHOLDS		
	Total Households	Number	As a % of (a)	As a % of Total Need (b)
TOTAL	(a) 359,950	(b) 68,340	19.0	100.0
Problem				
Affordability		61,330		89.7
Suitability		1,160		1.7
Adequacy		5,850		8.6
Client Group				adjusted total 69,200
Family	225,150	25,140	11.1	36.3
With Children	143,260	12,870	9.0	18.6
Without Single	56,460	4,170	7.4	6.0
Single Parent	25,430	8,100	31.9	11.7
Seniors	78,280	29,560	37.8	42.7
Singles	33,570	17,650	52.6	25.5
Couples	44,710	11,910	26.6	17.2
Individuals	59,330	14,500	24.4	21.0
Age 50-64	14,850	4,330	29.2	6.3
Age < 50	44,480	10,170	22.9	14.7
Tenure				adjusted total 68,295
Owners	239,770	39,945	16.7	58.5
With Mortgage	117,280	10,705	9.1	15.7
Without Mortgage	122,490	29,240	23.9	42.8
Renter	120,210	28,350	23.6	41.5

Source: Canada Mortgage and Housing Corporation, calculations by Institute of Urban Studies.

shelter without spending 30 percent or more of their gross income. More specifically stated, core housing need relates to those households:

- who occupy crowded or inadequate dwellings, and who currently pay less than 30 percent of their income for shelter, but for whom basic shelter costs for an adequate and suitable dwelling would consume 30 percent or more of their income;
- who pay 30 percent or more of their income for shelter, and for whom an adequate and suitable dwelling would consume 30 percent or more of their income; or
- who have a need for special-purpose accommodation.

5.3 CORE HOUSING NEED IN MANITOBA

According to the Core Housing Need Model, approximately 68,340 households in Manitoba have a housing problem (Table 5.1). However, this does not imply that 68,340 households will seek assistance under a social housing program. Rather, the number of households that require assistance may be lower because the model includes:

- young single households, including students. Their incomes are low relative to their housing costs, but because of their stage in the life cycle, they are not likely to seek public housing assistance. Their incomes will improve as their life-cycle circumstances change;
- persons for whom housing is not a major priority, and who would not take advantage of assistance if it was available;
- seniors who may require nursing home accommodation as opposed to housing assistance;
- households in which there are differences between the model's criteria for housing need and a household's expectations or housing standards.

Although the model may exaggerate the need for social housing assistance, it does allow the province to identify client groups and priorize program assistance. The following discussion highlights characteristics of core need households in Manitoba. Accompanying data are presented in Table 5.1.

- Of the 359,950 households in Manitoba, 68,340 or 19.0 percent experience housing problems.
- Of these 68,340 households, most (89.7% or 61,330) experience problems related to housing affordability. Relatively few have either adequacy (8.6% or 5,850) or suitability problems (1.7% or 1,160).
- Senior citizens account for almost one half (42.7% or 29,560) of all core need households in the province; families account for an additional one third (36.3% or 25,140).
- The incidence of need is highest among senior citizens. Of the 78,280 households headed by a senior, 29,560 or 37.8 percent are in core need. Seniors that live alone are especially

TABLE 5.2 CORE HOUSING NEED IN RURAL AREAS OF SOUTHERN MANITOBA, 1981

	Total Households (A)	CORE NEED HOUSEHOLDS		
		Number (B)	As a % of A	As a % of Total Need (B)
Total	61,405	9,220	15.0	100.0
Problem				
Demand		4,410		47.8
Supply		1,130		12.3
Renovation		3,700		40.1
Client Group				
Family	34,305	3,450	10.1	37.4
Non-Family	7,365	1,930	26.2	20.9
Seniors	19,735	3,840	19.5	41.6
Tenure				
Owner	49,355	6,470	13.1	70.2
Renter	12,040	2,760	22.9	29.9

Source: Canada Mortgage and Housing Corporation.

vulnerable to housing problems. Of the 33,570 single senior households, 17,650 or 52.6 percent are in core need.

- Homeowners account for the majority (58.5% or 39,945) of core need households in Manitoba. However, the incidence of need is highest among households that rent. Of the 120,210 households that rent, 28,350 or 23.6 percent are in core need.[1]

5.4 CORE HOUSING NEED IN RURAL AREAS OF SOUTHERN MANITOBA

To identify those households in rural areas of Southern Manitoba with housing problems that are related to affordability, suitability and adequacy, it is necessary to use an alternate data source from that described above. The Core Housing Need Model provides a high level of detail, but is most reliable when applied to populous areas such as provinces or large urban centres. When applied to small centres and rural areas, the model loses a significant degree of accuracy. Therefore, when examining core housing need in rural Manitoba, it is necessary to employ a modified version of the model. Although this rural counterpart does not provide the same level of detail as that obtained for the province, it is considered a more accurate indicator of program requirements to accommodate housing needs in rural areas. Core housing need is defined according to the followwing basic parameters: follows:

Demand: 30 percent or more of the household income is spent on shelter but the household is not in either of the other rural need categories (supply of renovation).

Supply: 30 percent or more of the household income is spent on shelter and the dwelling needs major repairs, the unit contains no bathroom, or there is more than one person per room, or all three of these circumstances are present.

Renovation: The dwelling needs major repairs, or there is no bathroom, or there is more than one person per room, but the household is spending less than 30 percent of its income on shelter.

These three parameters replace the standard problem areas as defined by affordability, adequacy and suitability.

Core Need Income Threshold (CNIT):

The CNIT is the income level at which a household is able to obtain adequate and suitable accommodation without having to pay more than 30 percent of its income.

Households Below the Core Need Income Threshold (CNIT):

They have a housing problem, and their income is below the threshold.

TABLE 5.3 CORE HOUSING NEED IN RURAL AREAS OF SOUTHERN MANITOBA, 1981: BY TENURE

	OWNER						RENTER					
	Family		Non-Family		Senior		Family		Non-Family		Senior	
	#	%	#	%	#	%	#	%	#	%	#	%
Demand	1,350	4.8	580	11.8	950	3.6	575	9.4	435	17.8	580	16.6
Supply	355	1.3	225	4.6	185	1.1	160	2.6	110	4.5	110	3.1
Renovation	700	2.5	400	8.1	1,785	11.0	315	5.2	215	8.8	280	8.0
Total Need	2,405	8.5	1,185	24.1	2,880	17.7	1,050	17.2	750	30.7	960	27.4
No Problem	25,800	91.5	3,735	75.9	13,350	82.3	5,050	82.8	1,690	69.3	2,540	72.6
Total Households	28,205	100.0	4,920	100.0	16,230	100.0	6.100	100.0	2,440	100.0	3,500	100.0

Source: Canada Mortgage and Housing Corporation.

Households Above the Core Need Income Threshold (CNIT): They have a housing problem but their income is above the threshold, so they are not considered part of the core need group.

Urban: Includes cities, towns and incorporated villages, municipalities that are dominantly urban, or that are part of a census agglomeration or census metropolitan area. It also includes incorporated townships over 2,500 that are predominantly urban.

Rural: Includes all unorganized territories, rural municipalities, unincorporated townships under 2,500, hamlets and other unincorporated centres. (Note: This data base does not include farm households).

Tables 5.2 and 5.3 illustrate core housing need in rural areas of Southern Manitoba. Observations from these data are discussed below.

- Of the 61,405 households in rural areas of Southern Manitoba, 9,220 or 15.0 percent experience housing problems.
- Of these 9,220 households, most experience problems related to either housing demand (47.8% or 4,410) or renovation (40.1% or 3,700). Relatively few (12.3% or 1,130) have housing supply problems.
- Families (37.4% or 3,450) and senior citizens (41.6% or 3,840) account for the majority of core need households in rural areas of the province.
- Non-family households account for only one fifth (20.9% or 1,930) of rural core need, yet the incidence of need is highest among these households. Of the 7,365 non-family households in rural areas of Southern Manitoba, 1,930 or 26.2 percent are in core need.
- Two thirds (70.2% or 6,470) of all core need households in rural areas of Southern Manitoba own their homes. The incidence of need however, is highest among households that rent. Of the 14,465 rural households that rent, 3,170 or 21.9 percent are in core need.
- Most core need homeowners in rural areas of Southern Manitoba experience problems related to either housing demand (44.5% or 2,880) or renovation (44.6% or 2,885). Core need households that rent usually experience housing demand problems (57.6% or 1,590).

5.5 RANK ORDER OF CORE NEED HOUSEHOLDS

Table 5.4 provides a rank order of core need households in rural areas of Southern Manitoba by household type and tenure, proceeding from the group that represents the largest component to the group representing the smallest component. The proportion of each household type experiencing housing problems is also identified. Homeowners such as families and senior citizens account for the

TABLE 5.4 RANK ORDER OF CORE NEED HOUSEHOLDS IN RURAL AREAS OF SOUTHERN MANITOBA

	Total Households	Core Need Households	Client Group Need As a Proportion of of Total Need	Proportion of Clients in Need (incidence of need)
Senior - Owner	16,230	2,880	31.2	17.7
Family - Owner	28,205	2,405	26.1	8.5
Non-Family - Owner	4,920	1,185	12.9	24.1
Family - Renter	6,100	1,050	11.4	17.2
Senior - Renter	3,500	960	10.4	27.4
Non-Family - Renter	2,440	750	8.1	30.7

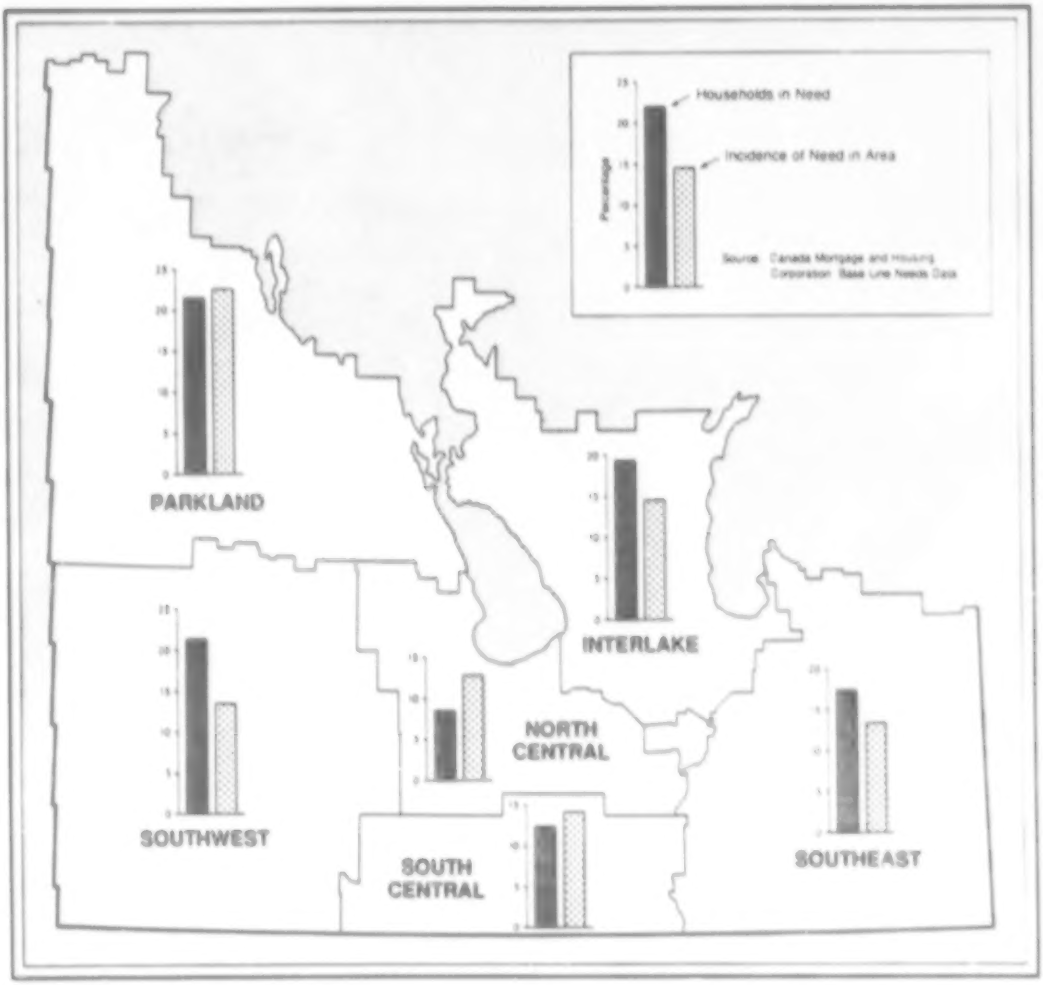
Source: Canada Mortgage and Housing Corporation.

TABLE 5.5 CORE NEED IN RURAL AREAS OF SOUTHERN MANITOBA: DISTRIBUTION AND INCIDENCE BY AREA: 1981

	Total Households	Households In Need		Incidence of Need in Area
		Total	% of A	
TOTAL	61,405	9,220 (A)	100.0	15.0
PARKLANDS	8,785	1,985	21.5	22.6
INTERLAKE	12,345	1,780	19.3	14.4
SOUTHWEST	14,530	1,965	21.3	13.5
NORTH CENTRAL	6,045	770	8.4	12.7
SOUTH CENTRAL	7,660	1,135	12.3	14.2
SOUTHEAST	11,845	1,570	17.3	13.3

Source: Canada Mortgage and Housing Corporation: Base Line Needs Data.

FIGURE 5.1 GEOGRAPHIC DISTRIBUTION OF HOUSING NEED


25
20
15
10
5
0
Percentage
Households in Need
Incidence of Need in Area
PARKLAND
INTERLAKE
SOUTHWEST
NORTH CENTRAL
SOUTH CENTRAL
SOUTHEAST

Source: Canada Mortgage and Housing Corporation Base Line Needs Data

TABLE 5.6 CORE NEED IN RURAL AREAS OF SOUTHERN MANITOBA BY TENURE: 1981

	HOUSEHOLDS IN NEED			INCIDENCE OF NEED					
		Owners	Renters	Owners			Renters		
	Total	%	%	Total Hseholds	Households in Need		Total Hseholds	Households in Need	
					No.	%		No.	%
TOTAL	9,220	70.2	29.8	49,355	6,470	13.1	12,040	2,760	22.9
PARKLANDS	1,985	72.8	27.2	7,000	1,445	20.6	1,790	530	29.6
INTERLAKE	1,780	71.1	28.9	10,435	1,265	12.1	1,910	520	27.2
SOUTHWEST	1,965	68.9	31.1	11,260	1,355	12.0	3,270	605	18.5
NORTH CENTRAL	770	74.6	25.4	4,795	575	12.0	1,240	190	15.3
SOUTH CENTRAL	1,135	63.4	36.6	6,170	720	11.7	1,490	405	27.2
SOUTHEAST	1,570	68.5	31.5	9,515	1,075	11.3	2,330	490	21.0

Source: Canada Mortgage and Housing Corporation: Base Line Needs Data.

TABLE 5.7 CORE NEED IN RURAL AREAS OF SOUTHERN MANITOBA BY CLIENT TYPE: 1981

	OWNERSHIP			RENTAL			INCIDENCE OF NEED		
	Family	Non -Family	Seniors	Family	Non -Family	Seniors	Family	Non -Family	Seniors
	%	%	%	%	%	%	%	%	%
TOTAL	37.2	18.3	44.5	38.0	27.2	34.8	10.0	26.2	19.5
PARKLANDS	32.2	12.5	56.4	37.7	23.6	38.7	15.6	39.3	26.0
INTERLAKE	33.6	15.4	51.0	33.7	33.7	32.6	8.0	23.9	24.4
SOUTHWEST	31.0	9.2	59.8	34.7	26.4	38.8	8.7	25.1	16.0
NORTH CENTRAL	42.6	17.4	40.0	44.7	28.9	26.3	9.5	24.2	14.8
SOUTH CENTRAL	54.9	13.2	31.9	49.4	19.8	30.9	14.6	21.7	13.1
SOUTHEAST	40.9	16.7	42.4	35.7	29.6	34.7	8.1	24.5	21.3

Source: Canada Mortgage and Housing Corporation: Base Line Needs Data.

TABLE 5.8 CORE NEED IN RURAL AREAS OF SOUTHERN MANITOBA BY TYPE: 1981

	TOTAL NEED			OWNERSHIP NEED			RENTAL NEED		
	Demand	Supply	Renovation	Demand	Supply	Renovation	Demand	Supply	Renovation
	%	%	%	%	%	%	%	%	%
PROVINCE	47.8	12.3	40.0	44.1	11.7	44.2	57.6	13.8	28.6
PARKLANDS	36.0	14.1	50.0	31.8	12.5	55.7	53.6	9.2	37.1
INTERLAKE	42.4	10.7	46.9	38.3	10.3	51.4	59.5	-	40.4
SOUTHWEST	55.2	10.4	34.4	52.8	9.2	38.0	60.3	9.9	29.8
NORTH CENTRAL	57.1	7.1	35.8	56.5	5.2	38.3	75.0	-	25.0
SOUTH CENTRAL	55.9	13.2	30.9	51.4	14.6	34.0	77.1	-	22.9
SOUTHEAST	49.4	12.4	38.2	45.1	9.3	45.6	64.4	15.6	20.0

Source: Canada Mortgage and Housing Corporation: Base Line Needs Data.

largest portion (57.3% or 5,285) of core need households in rural areas of Southern Manitoba. However, the incidence of need is highest among those households that rent accommodation, most notably seniors and non-family individuals. These households account for less than one fifth (18.5% or 1,710) of all core need households in rural areas of Southern Manitoba (Table 5.4).

5.6 GEOGRAPHIC DISTRIBUTION OF CORE HOUSING NEED

Table 5.5 and Figure 5.1 illustrates core housing need in rural areas of Southern Manitoba by geographic region. The following discussi[illegible]mmarizes the data from this table.

- Households that reside in the Parkl[illegible], Southwest and Interlake regions account for almost two thirds (62.1% or 5,730) of all core need households in rural areas of Southern Manitoba (Table 5.5). However, the incidence of need is greatest among households that reside in the Parklands region, where almost one quarter (22.6%) or 1,985 households experience housing problems. The lowest incidence of need occurs in the North Central area, where 12.7 percent of all households experience housing problems.
- Homeowners account for approximately 70 percent of core need households throughout rural areas of Southern Manitoba (Table 5.6). The proportion of core need composed of renters ranges from a low of 27 percent in the Parklands to approximately 37 percent in South Central Manitoba. The incidence of need, however, is much higher among households that rent—ranging from 15.3 percent of all rental households in the North Central areas to approximately 30 percent in the Parklands. The incidence of need for homeowners ranges from approximately 11 percent in the Southeast to 21 percent in the Parklands.
- Among homeowners, senior citizens account for the largest portion (44.5%) of rural core need households (Table 5.7). They account for more than half of all core need households that are owners in the Parkland, Interlake and Southwest. In the South Central part of the province, approximately 55 percent of the core need owner households are families.
- The situation for rental households is considerably different. The distribution of core need households among families, non-families and seniors is much more equitable. Families represent a slight majority in all areas except the Southwest and Parklands, where seniors are the majority group (Table 5.7). A significant portion of core need renters in the Interlake are non-family households.
- In most regions of Southern Manitoba, the incidence of need is highest among non-family households. The incidence ranges from 21.7 percent of all non-family households in the South Central area to approximately 40 percent in the Parklands (Table 5.7). However, in the

TABLE 5.9 CORE NEED IN RURAL AREAS OF MANITOBA DISTRIBUTION AND INCIDENCE BY AREA: 1986

	TOTAL HOUSEHOLDS	HOUSEHOLDS IN NEED		INCIDENCE OF NEED IN AREA
		Total	% of A	
TOTAL	56,215	5,290	100.0	9.4
WINNIPEG	2,100	135	2.6	6.4
RURAL CENTRAL	25,555	2,420	45.7	9.5
RURAL SOUTH	23,755	2,055	38.8	8.7
NORTH	4,800	670	12.7	14.0

Source: Canada Mortgage and Housing: Base Line Needs Data 1986.

TABLE 5.10 CORE NEED IN RURAL AREAS OF MANITOBA BY CLIENT TYPE: 1986

	OWNERSHIP			RENTAL			INCIDENCE OF NEED		
	Family	Non-Family	Seniors	Family	Non-Family	Seniors	Family	Non-Family	Seniors
TOTAL	56.3	22.6	21.1	45.1	26.8	28.0	9.2	15.2	7.0
WINNIPEG	73.9	13.0	13.0	100.0	0.0	0.0	6.3	8.0	5.8
RURAL CENTRAL	56.6	21.2	22.3	40.0	28.1	31.9	9.0	15.0	7.6
RURAL SOUTH	50.0	26.2	23.4	37.4	28.1	34.5	8.4	16.5	6.2
NORTH	71.2	16.9	11.9	72.7	23.4	3.9	13.8	13.8	16.2

Source: Canada Mortgage and Housing Corporation: Base Line Needs Data 1986.

TABLE 5.11 CORE NEED IN RURAL AREAS OF MANITOBA BY TENURE: 1986

	HOUSEHOLDS IN NEED			INCIDENCE OF NEED					
				OWNERS			RENTERS		
	TOTAL	OWNER	RENTER	Total Households	Households in Need		Total Households	Households in Need	
					No.	%		No.	%
TOTAL	5,290	56.5	43.5	43,375	2,990	6.8	12,835	2,305	18.0
WINNIPEG	135	85.0	15.0	1,930	115	6.0	180	20	11.1
RURAL CENTRAL	2,420	56.6	43.4	20,145	1,370	6.8	5,405	1,050	19.4
RURAL SOUTH	2,055	59.4	41.6	18,800	1,220	6.5	4,950	855	17.3
NORTH	670	44.0	57.5	2,515	295	11.7	2,295	385	16.8

Source: Canada Mortgage and Housing Corporation: Base Line Needs Data 1986.

Interlake, senior citizens are those most likely to experience core need problems.

- Housing demand (affordability) problems are the most common type of problem throughout Southern Manitoba. Overall demand constitutes 47.8 percent of all problems (Table 5.8). For rental households, it constitutes 57.6 percent of all problems. Demand and renovation problems are about equal (approximately 44%) for homeowners in core need.
- There is considerable variation in the type of problem from area to area. Renovation problems are much more common in the Parklands and Interlake (Table 5.8) for both owners and renters. Affordability problems are much more common in the Southwest, North Central and Southeast parts of the province. This is true for both owners and renters.

5.7 CORE HOUSING NEED IN RURAL AREAS IN 1986

The previous analysis of housing need in rural Manitoba was based on 1981 data. Naturally, the dated nature of these data may limit their applicability to today's situation. A more limited analysis of core housing need is possible using the 1986 Census; however, comparison of the 1986 and 1981 data is difficult for a number of reasons. The 1986 census contained no information on dwellings in need of major repair; therefore, households with supply (adequacy) problems are not included in the 1986 data. As well, the data are compiled on the basis of much larger regions. The Southeast, Parklands and Interlake areas are combined into one region called Rural Central. South Central, Southwest and North Central are combined into Rural South. In addition, data for Rural Winnipeg (rural areas immediately around the Metropolitan area) and Rural North are provided.

Because of these limitations, only general comparisons between the two years can be made. However, these general comparisons, which are outlined below, indicate that the 1981 characteristics of need were still reasonably valid in 1986.

- The 1981 data base indicated that there were 9,220 rural households in core need. In 1986, there were 5,290 core need households, excluding those that have supply (adequacy) problems (Table 5.9). In 1981, there were approximately 3,700 households with adequacy problems (Table 5.2), which, if added to the 1986 base, would raise total core need households to approximately 9,000. Assuming that the number of households with adequacy problems has not changed substantially, it appears the level of core need has fallen only modestly between 1981 and 1986.
- The incidence of need in 1981 was 15.0 percent (Table 5.2). In 1986, excluding adequacy problems, it was 9.4 percent (Table 5.9).

- If the North is excluded, the incidence of need in 1986 was highest in the Rural Central area (Table 5.9). This area contains Parklands and Interlake, the two areas with the highest incidence of need in 1981.
- The proportion of need by tenure is somewhat different in 1986. The 1981 figures indicate that seven out of ten households in need are owners (Table 5.6). This drops to slightly less than six out of ten in 1986 (Table 5.10). Given that adequacy problems are more common for homeowners, it is not surprising that the proportion of core need households that are owners would fall, as adequacy is the element missing from the 1986 core need equation.
- With the absence of adequacy data, the incidence of need for both owners and renters is lower in 1986 (Table 5.11). It drops more for owners than renters, as adequacy is a more common problem for homeowners.
- Overall, the incidence of need is much higher for renters in 1986. This is consistent with the 1981 pattern (Table 5.6 and 5.11).
- The need by type of client group in 1986 also illustrates considerable similarity with the 1981 pattern (Tables 5.6 and 5.10). Although the incidence of need is lower for all client groups, because of the lack of data on adequacy, it is still highest overall for non-family households. Families constitute a much higher proportion of homeowners in core need in 1986, seniors a much lower proportion. Given that the census data indicate that seniors tend to occupy older homes, and that the incidence of need for major repairs (adequacy) rises with age of the home, this change in the pattern would be expected. For renters, the variation between the 1981 and 1986 data is not substantial, although the proportion of renters in need that are families is slightly higher.

The comparison of 1981 and 1986 data, although it has its limitations, does illustrate that the characteristics of need have not changed significantly, although the overall incidence may have experienced a modest drop.

5.8 SUMMARY

Despite federal and provincial social housing initiatives, a significant number of households in rural areas of Southern Manitoba experience housing problems related to demand (affordability), supply and renovation. In fact, 15.0 percent, or one in seven, rural households experience core need housing problems. The magnitude and nature of core housing need in rural areas of Southern Manitoba varies by:

- *Housing problem experienced*

  Traditionally, social housing programs in Manitoba have emphasized the direct provision of affordable, adequate accommodation for low- to moderate- income households which are unable to address their housing needs in the private market. Despite these efforts, a significant number of rural households experience problems, particularly problems related to housing affordability or adequacy. In fact, almost one half of all core need households in rural areas of Southern Manitoba experience problems related to affordability. Renovation problems account for another two fifths.
- *Household structure*

  For the most part, social housing programs have placed a strong emphasis upon addressing the housing needs of low- to moderate-income senior citizens. Despite these efforts, seniors account for approximately 45 percent of all core need households in rural areas of Southern Manitoba. Non-family households account for only one fifth of all core need households, yet the incidence of need is highest among these households. Family households account for approximately 37 percent of all households in core need.
- *Housing tenure*

  With the exception of the homeowner option in the Rural and Native Housing Program, social housing initiatives that assist rural households have usually emphasized the direct supply of affordable rental accommodation. Although the incidence of need is highest among those households that rent accommodation, approximately 20 percent of all core need households in rural areas of Southern Manitoba own their own homes. This raises questions about the suitability of social housing initiatives that emphasize rental accommodation.
- *Geographic location*

  Most core need households in rural areas of Southern Manitoba reside in either the Parklands, Interlake or the Southwest regions. The incidence of need is also highest in these areas. However, when the ratio of persons per social housing unit is examined (Table 3.5, Chapter 3), the ratios are lowest in the Interlake and Parkland regions. This ratio is also below the provincial average in the Southwest part of the province. This raises the issue of a possible mismatch between the provision of social housing and the incidence of need in the province.

Core need data suggest that there is a continued need for social housing assistance in rural areas of Southern Manitoba. Programs should continue to address the affordability and adequacy problems facing rural households. Moreover, while efforts should continue to address the housing needs of senior citizens, greater emphasis should be placed upon family and non-family households, particularly those households that rent accommodation. Greater attention must also be given to options that address homeowners in core need—a new rental dwelling may not be the best or the only option. As well, there appears to be evidence to suggest that the delivery of social housing does not match the distribution of need within the Southern part of the province.

NOTES

1. Of the 122,490 homeowners without a mortgage, 29,240 or 23.9 percent are in core need.

6.0 HOUSING ISSUES AND CONCERNS IN RURAL MANITOBA

6.1 INTRODUCTION

In the preceding chapters, various elements of the rental market in rural Manitoba were examined including social housing initiatives (Chapter Three), housing supply and demand characteristics (Chapter Four), and the nature and magnitude of housing problems (Chapter Five). However, most of these discussions have focused upon circumstances at the provincial level or broad areas of the province. It is the purpose of this chapter to provide details of the rural rental market from a more local perspective.

This chapter examines rental activity in six rural centres in Manitoba. Demographic and socio-economic characteristics for each centre are provided in community profiles, while details of the age, quality, character and ownership status of the rental stock in each community are presented in housing inventories. The market demand for rental housing in each centre is assessed, noting unit vacancies, rental rates and clientele. Housing issues and concerns are discussed, highlighting similarities and differences among the six centres. Chapter conclusions discuss the implications of research findings for social housing policies and programs.

6.2 COMMUNITY PROFILES

Six centres in Manitoba, including St. Lazare, Rossburn, Gimli, Killarney, Winkler and Selkirk were selected for a detailed examination of their rental markets.[1] The following discussion highlights similarities and differences among these six centres, based upon demographic, household, income, and labour force characteristics. Accompanying data are presented in Table 6.1 and Appendix C.

6.2.1 Population and Demographic Characteristics

The six communities selected for case study analysis range in size from St. Lazare, with 372 residents, to Selkirk, with a population of 10,013 (Table 6.1). With the exception of Winkler and St. Lazare, each community has remained relatively stable in size during the past decade despite a significant aging of the resident population. Although St. Lazare and Winkler have similar, youthful demographic structures, Winkler is by far the larger centre, having recently undergone considerable growth. St. Lazare is much smaller, and has recently experienced a net population decline.

6.2.2 Household Structure

In stable-sized centres such as Rossburn, Gimli, Killarney and Selkirk, households are usually small in size, with many having only one or two persons. Population aging has occurred in these communities, and a significant proportion of households consist of senior citizens or families that are in the later stages of the family life cycle. Households in Winkler and St. Lazare are usually larger in size, and reflect the more

TABLE 6.1 COMMUNITY PROFILES OF SIX CENTRES IN MANITOBA

Centre	Population	Households	Labour Force Activities	Income*	Description of Centre
Town of St. Lazare	• 372 residents • declining • youthful population	• 105 • medium-sized (3.4 persons) • family-oriented community	• trade, service • CPR, potash mine, major employees	• below average household income ($29,573 per annum) • few residents rely on government transfer payments • one-third of households earn less than $15,000 per annum	• 340 km. west of Winnipeg • agricultural service centre • limited range of goods/services • some higher order goods such as furniture, home appliances • dependence on nearby larger centres
Town of Rossburn	• 664 residents • limited growth, stable • ageing population	• 240 • small size (2.2 persons) • older household structure	• trade, service	• extremely low household income ($16,640 per annum) • one-third of residents rely on government transfer payments • over one-half of households earn less than $15,000 per annum.	• 300 km. northwest of Winnipeg • agricultural service centre • limited range of goods/services • dependence on near-by larger centres.

* In 1986, the average household income in Manitoba approximated $31,262 per annum.

TABLE 6.1 COMMUNITY PROFILES OF SIX CENTRES IN MANITOBA

- 2 -

Centre	Population	Households	Labour Force Activities	Income*	Description of Centre
Town of Gimli	• 1,665 residents • limited growth, stable • ageing population/ retirement community • young children	• 645 • small size (2.4 persons)	• service, commerce	• below average household income ($28,331 per annum) • high incidence of low -income among individuals • one-third of households earn less than $15,000 per annum.	• 97 km. north of Winnipeg • service centre • tourist attractions • health care facilities • diversified selection of goods/services • increasing number of businesses
Town of Killarney	• 2,318 residents • limited growth, stable • ageing population	• 960 • small size (2.3 persons) • older household structure • older and younger children	• commerce, trade • secondary sector activities such as manufacturing are almost non-existent.	• very low household income ($22,029 per annum) • one-quarter of residents rely on government -transfer payments	• 241 km. west of Winnipeg • agricultural service centre • tourist attractions • health care facilities • diversified selection of goods/services

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* In 1986, the average household income in Manitoba approximated $31,262 per annum.

TABLE 6.1 COMMUNITY PROFILES OF SIX CENTRES IN MANITOBA

- 3 -

Centre	Population	Households	Labour Force Activities	Income*	Description of Centre
Town of Winkler	• 5,926 residents • considerable growth • youthful population	• 2,020 • medium-sized (2.8 persons) • family-oriented community • young children	• commerce, service, manufacturing • diversified	• low household income ($25,682 per annum) • one-quarter of residents rely on government transfer payments	• 241 km. west of Winnipeg • agricultural service centre • tourist attractions • health care facilities • diversified selection of goods/services
Town of Selkirk	• 10,013 residents • limited growth, stable • middle-aged population	• 3,390 • small-to-medium (2.7 persons) • family-oriented community • younger and older children	• service,manufacturing	• above average household income ($32,140) • high incidence of low income • among individuals	• 29 km. north of Winnipeg • diversified selection of goods/services • dependence on Winnipeg

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* In 1986, the average household income in Manitoba approximated $31,262 per annum.

youthful and family-oriented nature of the communities.

6.2.3 Labour Force Activities

Despite differences in population size and household composition, all communities are service centres, with at least one half of their labour force being employed in commerce or service and trade-related industries. Primary-sector industries such as farming and mining continue to employ a significant portion of the labour force in small centres such as St. Lazare, Rossburn and Killarney, whereas in larger centres such as Gimli, Winkler and Selkirk, secondary sector activities such as manufacturing are more prominent. Government services such as health, education and transport employ a significant portion of the labour force in all communities except Winkler. The prominence of government installations is greatly diminished in Winkler, due to the strength and diversity of the centre's economic base. Labour force activities in Winkler reflect the community's diversification into primary, secondary and tertiary sectors of economic activity.

Not uncommon to rural areas, there is a distinct division of labour between male and female sectors of the labour force in each of the six centres, with females usually occupying clerical or service- related positions. In smaller centres such as St. Lazare and Gimli, a significant portion of the female labour force is also engaged in education-related occupations, while in larger centres such as Killarney, Winkler and Selkirk, women are also employed in occupations related to health and medicine. In rural centres, the male sector of the labour force is usually employed in white-collar occupations related to management or sales, or blue-collar occupations related to construction, machining or processing activities. Interestingly, in Gimli, over 12 percent of the male labour force is engaged in teaching-related activities.

6.2.4 Income Levels

Average annual incomes vary considerably among the six centres. In communities characterized by an aging population, smaller households, and an economic base restricted to primary and service sector activities (Rossburn, Gimli and Killarney), the average household income is low, ranging from only $16,640 to $28,331 per annum, and the dependence upon government transfer payments is high.[2] In centres with a youthful population and a more diversified economic base, average annual household incomes are higher, ranging from $25,682 to $32,140 per annum, and the dependence upon government transfer payments is considerably lower. In Selkirk, the largest of the six communities, the average annual household income exceeded the provincial average.

TABLE 6.2 HOUSING PROFILE OF SIX COMMUNITIES IN MANITOBA

Centre	Tenure (Rental)	Description of Rental Property	Apartments	Rental Rates/ Payments	Vacancy Rates Clientele Housed	Ownership of Rental Property
Village of St. Lazare (372)	33.3%	• single-and multiple-family accommodation. • 18 single-detached social housing units. • multiple-family includes two low-rise apartments (motel style), total suites = 17 also two suites in motel • older stock, constructed during the 1960s, 1970s	• 2 apartments, 17 suites • 2 additional suites in motel • 1 seniors project, 12 suites • bachelor, one, three bedroom suites • some with insuite stove/fridge • communal washer/dryer	• $357/month - 3 bedroom • $360/month - bedroom • rent-to-income bachelor • utility payments included with rent • additional costs, cable t.v., telephone.	• moderate vacancy rate among multiple -family • high vacancy rate among single-family, particularly social housing • units house seniors, families	• local ownership (businessmen) • small-scale investment (one apartment) • significant public ownership among both single-and multiple-family accommodation.
Town of Rossburn (664)	22.0%	• single-and multiple-family accommodation (29) • limited single family social-housing units (only 3) • multiple-family includes two low-rise apartments (motel style) and 3 suites above business, total suites = 29 • older stock, constructed in 1960s, 1970s	• 2 apartments, 26 suites (not including 3 suites above shop) • 2 seniors projects, 26 suites • bachelor, 1 bedroom suites • in-suite stove/fridge • communal washer/dryer	• majority on a rent-to -income scale of 25% • utility payments included with rent • additional costs, cable t.v., telephone, parking	• low vacancy rate, particularly among social housing • higher vacancy rate among private market single -detached • units house seniors (private market houses families, individuals)	• local ownership (businessmen, residents) • small-scale investment • signficiant public ownership, particularly among multiple-family • public ownership accounts for majority of apartment suites

* In 1986, the average household income in Manitoba approximated $31,262 per annum.

TABLE 6.2 HOUSING PROFILE OF SIX COMMUNITIES IN MANITOBA

- 2 -

Centre	Tenure (Rental)	Description of Rental Property	Apartments	Rental Rates/ Payments	Vacancy Rates Clientele Housed	Ownership of Rental Property
Town of Gimli (1,665)	27.1%	• single-and-multiple-family accommodation • multiple-family includes duplexes, fourplexes, town-houses and low-rise apartments, total suites = 170	• 10 apartments, 100 suites • 30 side-by-side, 60 suites • 4 senior projects, 59 suites • 27 single-detached social housing units • in-suite stove/fridge	• $375/month - 1 bedroom • $325-$430 - 2 bedroom • $366-$400 - 3 bedroom • additional costs, hydro, cable t.v., telephone	• low vacancy rate among single-and multiple-family accommodation • low vacancy rate among both private and public investments • units house seniors (public), families, individuals	• local ownership/ management (business, residents) • small-scale investment (one or two apartments) • public ownership accounts for over one-half of all apartment suites
Town of Killarney (2,318)	22.8%	• single-and multiple-family accommodation • multiple-family comprises 15% of total housing stock • multiple-family includes duplexes, fourplexes, low-rise apartments, total suites = 109 • older stock, multiple-family constructed during 1970s • single-detached rental accommodation in need of repair	• 11 apartments, 64 suites • 2 seniors projects, 39 suites • one/two bedroom suites • in-suite stove/fridge • communal washer/dryer	• $319-$371/month - 1 bedroom • $385-$430/month - 2 bedroom • utility payments included with rent • additional costs, cables, t.v., telephone	• low vacancy rate, but increasing • suites house senior citizens • families reside in single-detached	• local ownership (businessmen, residents)/management • small-scale investment (usually one or two apartments, but on occassion, may include several) • public ownership accounts for almost two-thirds of apartment suites.

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* In 1986, the average household income in Manitoba approximated $31,262 per annum.

TABLE 6.2 HOUSING PROFILE OF SIX COMMUNITIES IN MANITOBA

- 3 -

Centre	Tenure (Rental)	Description of Rental Property	Apartments	Rental Rates/ Payments	Vacancy Rates Clientele Housed	Ownership of Rental Property
Town of Winkler (5,926)	30.4%	• single and multiple family accommodation • multiple-family comprises 25% of total housing stock • multiple family includes duplexes, fourplexes, townhouses, low-and high -rise apartments, total suites = 544+ • 26 single-detached social housing units • newer constructions later 1970s/1980s	• 29 apartments, 544 suites • 7 social housing projects, 167 suites • wide selection of suite sizes • in-suite stove/fridge • communal washer/dryer • some units with air conditioning fireplace	• $400/month - 1 bedroom • $450/month - 2 bedroom • $525/month - 3 bedroom • utility payments included with rent • additional costs, cable t.v., telephone, parking	• moderate vacancy rate among multiple -family • low vancancy rate among social housing • units house families, individuals, seniors	• primarily local ownership (businessmen, residents)/management • small scale investment (usually one or two apartments, but on occassion, may include several) • public ownership accounts for over one -quarter of apartment suites
Town of Selkirk (10,013)	32.4%	• single and multiple-family accommodation • multiple-family includes duplexes, fourplexes, townhouses • 175 units in single-detached or side-by-side social housing dwellings • older and newer stock	• 29 apartments, 698 suites • 11 social housing projects, 363 suites • wide selection of suite sizes • in-suite stove, fridge • communal washer/dryer • some units with air conditioning, fireplace	• $247-$365 - bachelor • $292-$426 - 1 bedroom • $327-$535 - 2 bedroom • $423-$494 - 3 bedroom • utility payments included with rent • additioonal costs, cable t.v., telephone, parking	• moderate vacancy rate among multiple -family • low vacancy rate among social housing • units house families, individuals, seniors	• primarily local ownership (businessmen, residents)/management • small scale investment (usually one or two apartments, but on occassion, may include several) • public ownership accounts for over one -quarter of apartment suites

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* In 1986, the average household income in Manitoba approximated $31,262 per annum.

6.2.5 Future Prospects

Despite recent increases to the number of businesses and professional services in each of the six communities (from 6.0% in Rossburn to 29.2% in Gimli), the economic outlook is not positive for all centres. For smaller communities such as St. Lazare, Rossburn and Killarney, it is unlikely that significant growth will occur in the near future. In fact, in Rossburn and Killarney, population aging is expected to continue, and these centres may begin to experience a net population decline. Furthermore, without a strong economic base, the viability of these communities will likely continue to diminish. Similarly, it is questionable whether significant development will occur in Selkirk and Gimli. However, the presence of secondary-sector activities and specialized health-related facilities in these communities may act as a stabilizing force, and reduce the likelihood of any significant decline in the near future. Winkler displays the greatest potential for growth. The community has a well-diversified economic base, there is considerable investment interest in the area, and the centre has skilled and unskilled labour pool adequate to accommodate further development.

6.3 HOUSING PROFILES

The following discussion examines characteristics of the rental housing stock in each of the six case study communities. A housing profile is developed for each centre to provide details of property tenure, character, rental rates and payments, vacancy rates and clientele. Ownership patterns, including both private and public investments, are also noted. Data accompanying the discussion are presented in Table 6.2 and Appendix C.

6.3.1 Property Tenure

One quarter to one third of all households in each of the six centres rent accommodation. However, the proportion of households that rent housing does not always correlate directly with the size of the centre, as was determined in Chapter Four. For example, St. Lazare, the smallest of the six communities, rather than Selkirk, has the highest proportion of households that rent accommodation.

6.3.2 Description of Rental Property Including Apartments

All communities, regardless of size, offer single- and multiple-family rental accommodation. However, in the smallest centres, the number and type of rental units is limited, and social housing, particularly seniors housing, comprises the majority of the multiple-family rental stock. As size of centre increases, greater diversity exists in the number and type of multiple-family rental units available. For example, in Gimli, multiple-family rental accommodation includes duplexes, fourplexes, townhouses and low-rise apartments, many of which are available through the private sector.

There is some variation among the centres regarding the age of the rental stock. In smaller centres such as St. Lazare and Rossburn,[3] the stock consists of construction dating from the 1960s to the 1970s. In both of these centres, social housing comprises the most recent additions to the rental stock. A similar situation exists in Killarney, where the stock is older, except for the recently constructed social housing projects. In larger centres, and, to a certain extent, in Gimli, the rental stock consists of both old and new constructions. A significant portion of the stock in Winkler, including both private, public and non-profit initiatives, was constructed during the late 1970s and early to mid-1980s.

The age of the stock often determines the type of amenities included within the rental unit. Suites in older buildings usually supply only the very basic necessities, such as a fridge and stove. Suites in newer buildings may include amenities such as an air conditioner or a fireplace, in addition to the basic appliances.

There is also a general correlation between age and ownership of rental housing stock. The older stock tends to be private market units. While the newer stock consists primarily of social housing, particularly housing for senior citizens.

6.3.3 Rental Rates and Payments

Rental rates vary considerably from centre to centre, reflecting not only differences in the level of demand for rental accommodation, but also differences in the quality of housing available. There is only a very general trend toward higher rents in the larger centres. Not surprisingly, newer and better equipped suites cost more than older, and more basic, units. In-suite variations also result in differences in tenant non-rent payment responsibilities. In most cases, utility payments such as heat are included in the rental rate, leaving the tenant responsible for costs such as cable television, telephone and parking. In suites equipped with a wide array of amenities such as a washer and dryer, air conditioning and a fireplace, utility payments are often the responsibility of the tenant.

Rental rate increases vary among the six communities. In smaller centres, where landlord-tenant relationships are very personal, rental rates do not always increase on an annual basis. For example, property owners in St. Lazare and Killarney indicated that they often considered the circumstances of their tenants before administering rent increases. Owners of rental property indicated that introducing rent increases in smaller centres is very difficult. There is a perception that housing is or should be cheaper in small rural centres. This perception (real or imaginary) makes it very difficult to raise rents. People, by tradition, expect housing to be cheaper and resist increases. In addition, it has to be acknowledged that average incomes are generally lower in these smaller centres, and so the ability to pay is reduced. In larger centres like Selkirk, rents increased annually according to the amount permitted by the provincial rent review board.

6.3.4 Vacancy Rates

Considerable variation exists among the vacancy rates for public, private and non-profit housing projects in rural Manitoba. With the exception of St. Lazare, a continuous demand for low rents and a rent-to-income shelter option has resulted in low vacancy rates among rural social housing projects. Vacancy rates in the private stock have been more variable among the six centres. In Selkirk, Killarney and Gimli, few vacancies existed in either single- or multiple-family accommodation. Conversely, vacant rental units could be found in St. Lazare, Rossburn and Winkler.

Vacancy rates for rental housing in rural areas are susceptible to change. In centres such as Killarney, where vacancy rates are considered low, demand for rental housing has decreased during the past decade, and if current population and demographic trends continue, vacancy rates may increase. In other centres such as Winkler, where vacant suites are available, seasonal fluctuations in market demand suggest that vacancies will decrease.

6.3.5 Clientele

A variety of households, including senior citizens, families and individuals, rent accommodation in rural areas of Manitoba. In smaller centres such as St. Lazare and Rossburn, seniors that rent accommodation usually reside in social housing units, whereas families and non-elderly individuals who rent tend to reside in private-market, single-detached dwellings. In larger centres, where there is greater diversity in the type of rental accommodation available, seniors, families and individuals may acquire rental units from the public, private or non-profit sectors. Interestingly, in Killarney, senior citizens occupy all apartments available in the community. Families and non-family households that rent accommodation in Killarney reside in single-detached dwellings.

6.3.6 Ownership Patterns

Rental housing in rural Manitoba has been delivered by the public, private and non-profit sectors. Social housing accounts for at least one quarter of the rental housing stock in each case study community. In small centres such as St. Lazare and Rossburn, units delivered through public and non-profit initiatives account for the overwhelming majority of the rental housing stock. Even in Selkirk, a community of about 10,000, social housing comprises over one half of the rental housing stock.

Private investment in Manitoba's rural rental market has been primarily local in nature, particularly in small- to medium-sized centres (Appendix C).[4] The non-resident, so often mentioned as being the typical investor, is more a myth than a reality. Most often, a resident or local business person with development or real estate-related interests invests in the rental market. The scale of this investment is usually small, often consisting of only one or two properties. Even in larger centres such as Winkler and Selkirk, where

TABLE 6.3 HOUSING ISSUES AND CONCERNS IN RURAL MANITOBA

CENTRE	HOUSEHOLD TYPE AFFECTED	ISSUE
Killarney	Senior Citizens	declining demand competition between private and public sectors need for better use and marketing of rent supplements/shelter allowance programs
St. Lazare	Families Individuals	oversupply of social housing undersupply of private market housing
Winkler	Senior Citizens Families Individuals	competition between private and public sectors (potential) insufficient diversity in rental housing stock
Rossburn	Families Individuals	insufficient diversity in rental housing stock
Gimli	Families	insufficient diversity in rental housing stock
Selkirk	Senior Citizens Families Individuals	competition between private and public sectors development restrictions

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* In 1986, the average household income in Manitoba approximated $31,262 per annum.

a sizeable rental stock is present, the majority of properties is owned by local small-scale investors.[5]

Several of the investors are local builders, or were at the time they invested in rental properties. It was a logical and relatively easy step for such builders to construct a small apartment or fourplex project. Many builders made this decision in the late '60s and '70s, when building activity levels reflected higher levels of demand. The rural rental market was much more buoyant during that time period. Now, these local investors find themselves with older projects that lack the amenities available in newer accommodation. Because of the age of some of the projects, investors also face increasing expenditures for maintenance and renovation. In the smaller centres, they also face an aging and uncertain demand.

The holdings of larger, non-local developers and management companies do not represent a significant portion of the rental stock in rural Manitoba. Penner Western is typical of these larger firms. With a local office in Winnipeg, Penner Western has a number of larger apartment projects in Winnipeg, and smaller projects ranging from 12 to 48 units in centres such as Winkler, Selkirk, Morden, Altona and Steinbach. Many projects owned by such larger developers also face problems. Many were financed under the Assisted Rental Program (ARP) or the Canada Rental Supply Program (CRSP). Subsidy flows under agreements with CMHC are coming to an end. Rents will have to rise to offset subsidy losses, or project losses will be incurred. The difficulty of raising rents in such markets has already been discussed, and the long-term feasibility of these projects is in question.

There are a few projects owned by residents from centres such as Edmonton and Vancouver; however, they represent a very small percentage of the total inventory. Generally, these investors originally lived in the community or in Winnipeg, and have relocated, often after reaching retirement. The vast majority of properties is owned by local residents, who have a strong sense of responsibility to the project, and the community. They operate in a market where profit margins are relatively low, and the long-term outlook is not terribly positive.

6.4 HOUSING ISSUES AND CONCERNS IN RURAL MANITOBA

Table 6.3 identifies issues and concerns related to rental housing conditions in each of the six communities. While concerns are either centre-specific or general in nature, all are categorized under three broad headings: competition—the public versus the private sector; supply and demand factors; and diversity of stock. The following is a discussion of each concern as it relates to issues identified from the case studies.

6.4.1 Competition: The Public Versus the Private Sector

Statements made by rental property owners and managers in Killarney, Winkler and Selkirk strongly suggest that there is considerable animosity between the private and the public sectors in the rural rental market. The private sector believes that the public sector is a source of unfair competition in the market place. Public housing authorities have been accused of stealing private market tenants, while public programs have been blamed for causing artificially low rent levels.

Private-sector rental property owners also indicated that they did not believe that all households residing in public housing require or deserve financial assistance. It was suggested that social housing programs benefit some households that are able to afford market rents, but choose to "beat the system" and reside in subsidized housing. Although it was confirmed by housing authority officials that there are instances when higher income households are tenants in social housing projects, housing authorities also noted that these situations are exceptions to the rule, and that there are only a very few cases where higher income households are being housed in subsidized units.[6]

The private sector responded favourably to the use of social housing initiatives that integrate public programs with private property, such as rent supplements and shelter allowances. However, property owners suggested that these programs were not being used to their maximum potential, and blamed poor marketing and advertising for program under-utilization. Private property owners also suggested that public housing initiatives should make greater use of private sector initiatives and the existing stock before becoming involved in the direct supply of rental units.

6.4.2 Supply and Demand Factors

In centres where demand for rental housing was increasing, concern was expressed over the community's ability to supply additional housing. For example, in Selkirk, the provision of additional public, private and non-profit rental housing is severely restricted by the lack of desirable property to build upon, and effective neighbourhood opposition to zoning amendments that would permit the construction of multiple-family housing. In St. Lazare, the cost of investing in the rental market, coupled with the uncertainty of the community's viability and the questionable level of demand for rental housing, deters investment interest in supply activities.

In centres where the level of demand for rental accommodation has declined significantly, concern was expressed over the future viability of existing projects.[7] For example, in Killarney, the demand for rental accommodation has declined. In previous years, the size of the rental housing stock in the community was appropriate, given the level of demand. However, due to demographic shifts such as population aging, and population change such as the exodus of youth, the level of demand has decreased significantly, causing private sector investors to wonder about future prospects. Similarly, in St. Lazare, the demand for public rental housing has deteriorated to the point where subsidized units have remained vacant for months at a time.

6.4.3 Diversity of Stock

In Rossburn, Gimli and Winkler, owners and renters of rental properties agreed that there was insufficient diversity in the types of units available to meet the needs of rural households. In Gimli and Rossburn, it was suggested that additional housing, particularly single-detached dwellings, was necessary for both families and individuals. Although it is not uncommon to find single-detached rental units in rural centres, many of these houses are older, in poorer condition, and lack modern amenities. Property owners noted that while it may not be economically feasible to construct single-detached dwellings for rental purposes, townhouses would be an acceptable and workable alternative.

In Winkler, the supply of rental housing is considered sufficient to meet current market conditions. However, owners and managers of rental properties suggested that the community would soon experience an increase in the demand for both "luxury" rental accommodation, particularly by senior citizens, and low-cost housing for the "working class." It was suggested that the current stock would not adequately meet these needs.

Property owners and caretakers also recognized that while their current stock met the present needs of their tenants, future circumstances of their clientele could make their buildings obsolete. Of particular concern was the need to install elevators in buildings that house senior citizens. Property owners noted that although young seniors are usually able to climb stairs, as these tenants age, they might experience mobility impairments that could affect their ability to live in their apartments.

6.5 SUMMARY

Case study analysis was used to document rental housing issues and concerns from a local perspective. Most significantly, this analysis demonstrated the diversity of housing problems that affect households residing in rural areas of the province, and highlighted the limitations of current policies and programs used to address the needs of these households. The analysis also illustrated the sensitive and fragile nature of the rural rental market, noting in particular the impact of factors both internal (economic, demographic) and external (social housing programs) to the market. It is this sensitivity, coupled with the difficulties the private market faces as it attempts to respond to change, that distinguishes the rural from the urban rental market.

Case study analysis, along with data from Chapter Four, indicates that the rental stock in rural areas of the province is old and in poor condition. This is particularly true of the private stock. Although residential construction activity increased during the latter part of the 1980s, social housing comprised a significant portion of this new stock. Despite these recent additions to the rental housing stock in rural areas (centres of less than 5,000), the proportion of households that rents decreased during the 1971 to 1986 period. These trends suggest that the existing rental housing stock in rural areas is not being replaced.

There are a number of factors that have had an impact on the rental market in rural areas of the province. An aging and declining population in many rural centres has limited the market demand for rental accommodation. Without a strong demand for rental housing, and with no indication that these trends will stabilize or reverse, there is little incentive to invest in rental construction or renovation activity in rural areas.

Social housing policies and programs have also added to the private sector's reluctance to invest in the rural rental market. Social housing is considered a source of unfair competition in the marketplace. Housing authorities have been accused of stealing tenants, while social programs have been blamed for creating artificially low rent levels. With low rent levels and a strong resistance to rent increases, marginal household growth, and the threat of tenant loss to new social housing projects, it has become increasingly difficult for rural property owners to maintain existing units. These market conditions provide little incentive for new construction activity by either existing or new investors. As most rural property owners are local, small-scale investors, there is limited funding available for dwelling repairs or modifications. Without new construction or renovation activity, it is likely that the rental stock in rural areas will remain old and in poor condition.

The hesitancy to construct new units in rural areas has impacted on the diversity of the stock in small centres. This is true of both the social housing and private-sector stock. The problem is particularly significant for families and non-elderly individuals. The majority of social housing delivered has been for senior citizens, and a significant portion of the private stock consists of either older one- and two-bedroom units in multiple-family dwellings, or single-detached dwelling that were originally intended for homeownership, but became part of the rental stock when they could not be sold. Many of these units are either inappropriate for families, and at times individuals, or they do not provide the amenities that households need or desire.

In addition to demonstrating the sensitive and fragile nature of the rental market in rural areas, the case studies also illustrated the limitations inherent in policies and programs used to address the housing needs of households in small centres. Despite the Rural and Native Housing Program, much of the assistance provided in rural areas is delivered through programs that are not targeted on a geographic basis. These programs are delivered using the same criteria in both rural and urban areas, and do not consider the unique qualities of small centres.

Furthermore, both federal and provincial programs have attempted to address the housing needs of rural households through the direct supply of affordable and adequate units. A relatively limited amount of assistance has been provided for the maintenance of the existing stock, or for the construction of new housing through the private sector. These circumstances have created a situation where some of the best housing in rural centres is owned by the public sector. Even when low-income households are encouraged to reside in private-market dwellings, either through the Rent Supplement Program or through the Shelter Allowances Program, the difference in the quality of housing provided by the private and public sectors makes it very difficult for the private sector to compete for tenants.

NOTES

1. A cluster analysis was performed on 79 incorporated centres in Manitoba, using 1981 Statistics Canada Census Data for 134 variables. The analysis grouped the 79 centres into eight distinct clusters, based upon demographic, household, housing, income and labour force characteristics. Centres within each cluster have a number of characteristics in common. Two of the eight clusters represented Northern centres in Manitoba and were excluded from further analysis, as the report focuses upon Southern rural rather than Northern and remote communities. One centre from each of the six remaining clusters was selected for case study analysis. Each of these six centres varies by composition, population size and geographic location within the province.

2. In Manitoba, the average annual household income in 1986 approximated $31,262.

3. In both St. Lazare and Rossburn, about one half of all dwellings were constructed between 1961 and 1980. In Gimli and Killarney, almost one half of all dwellings were constructed prior to 1961. In Winkler, over one half of all dwellings were constructed after 1971. In Selkirk, one third of all dwellings were constructed after 1971.

4. In St. Lazare, Rossburn, Gimli and Killarney, all multiple-family rental properties are owned by local residents or former residents.

5. In Winkler, only 11 of the 37 private market multiple-family rental properties are owned by non-local interests.

6. The housing authority in Killarney accepted applications from seniors with higher incomes. As vacancies rose and demand for social housing decreased among low-income households, higher-income seniors were accepted into the project. These seniors have not been asked to leave.

7. Concern has been expressed over the future viability of those projects constructed under the Assisted Rental Program (ARP). Owners of properties constructed with ARP grants are uncertain whether the market can bear increases in rent levels when ARP funding is phased out.

7.0 HOUSING POLICY AND PROGRAM IMPLICATIONS

7.1 INTRODUCTION

An examination of rental housing activity in rural Manitoba indicates that significant differences exist between urban and rural centres as well as between rural centres of varying size. These findings have important implications for policies and programs targeted for rural households.

This chapter examines the policy and program implications of research findings from Chapters Three to Six. Demographic and housing trends are reviewed, along with significant issues and concerns affecting housing in rural areas of the province. The policy and program implications of these research findings are discussed, and future directions for housing initiatives are proposed.

7.2 CIRCUMSTANCES OF CURRENT ISSUES AND CONCERNS

The level of demand for rental accommodation in rural Manitoba is likely to decline in the future, and elderly individuals will constitute an increasing share of the demand.

- Demographic and household trends suggest that future demand for rental accommodation in rural areas of Southern Manitoba will change considerably. With the aging and decline of the population in small centres, the overall level of demand for rental accommodation is expected to decrease. Moreover, with only marginal increases to the rate of household growth in rural centres, and the fact that household growth has been greatest among non-family rather than family households, the nature of demand will alter to reflect the needs of individuals. The majority of the non-family households will be elderly individuals.

Low levels of new construction activity in small centres have affected the supply, diversity and quality of housing in rural areas.

- The cost of construction in rural areas, coupled with the uncertainty of demand, have negatively affected the supply of rental accommodation in towns and villages across Southern Manitoba. The hesitancy to construct rental dwellings has resulted in notable limitations both to the supply and the diversity of rental units in rural areas. Low levels of new construction also suggest that the rural housing stock will remain older, and in greater need of repair, than the urban stock.

Despite extensive social housing programming, many households still live in inadequate circumstances.

- Manitoba has an impressive history of social housing activity in rural areas. Currently, there are over 6,000 housing units targeted to low- and moderate-income households, residing in small centres (population less than 10,000) throughout the province. Rural social housing initiatives have also included programs (such as rent supplements, shelter allowances, and

TABLE 7.1 POLICY AND PROGRAM IMPLICATIONS OF CURRENT AND PROJECT HOUSING ISSUES AND CONCERNS IN RURAL MANITOBA

ISSUE/CONCERN	CIRCUMSTANCES	POLICY/PROGRAM IMPLICATIONS
Supply/Demand Characteristics		
Demographic and Socio-Economic	• declining and aging populations. • aging of rural populations coupled with age selective migration of youth. • marginal household growth. • increasing proportion of non-family households. • decreasing incidence of low-income. • rural household incomes remain lower than urban counterparts.	• Increase housing options for elderly and other non-family households. Options, particularly for the elderly, should be cognizant of the fact that demand may decline in the future.
Housing	• declining but high level of homeownership. • despite considerable improvement in housing stock, rural housing tends to be older and in poorer condition than urban dwellings. • low level of construction activity in rural areas — new constructions, particularly rental, are often through the public sector.	• home improvement grants and loans. • program to encourage construction of affordable private market rental housing.
Core Housing Need	• housing needs of non-elderly individuals (those most apt to be in core need). • affordability problems of households that rent (those most apt to be in need), particularly seniors and non-family individuals. • renovation (and affordability) problems of homeowners (those comprising the majority of core need), particularly seniors and families.	• target assistance to non-family individuals. • rent supplement programs. • home improvement grants and loans. • homeowner maintenance assistance program, e.g., assistance with utility payments, taxes, etc.

TABLE 7.1 POLICY AND PROGRAM IMPLICATIONS OF CURRENT AND PROJECT HOUSING ISSUES AND CONCERNS IN RURAL MANITOBA

- 2 -

ISSUE/CONCERN	CIRCUMSTANCES	POLICY/PROGRAM IMPLICATIONS
Community Case Studies		
Competition	• public and private sector competition for clientele. • artificially low private sector market rents resulting from provision of public housing. • abuse of public housing benefits.	• avoid direct supply of subsidized rental units if possible. Give priority to the use of existing housing stock.
	• under-utilization of public-private sector initiatives such as rent supplements.	• more effective program marketing.
Supply and Demand	• supply activities restricted due to development restrictions: • cost of construction. • adequate appropriate land. • neighbourhood opposition.	• programs to encourage construction of affordable rental units.
	• declining demand for housing. • oversupply of private market rental housing.	
	• oversupply of public sector rental housing.	• sell or relocate public housing stock.
Diversity of Stock	• insufficient diversity of rental housing accommodation for non-family.	• program to encourage construction of affordable rental units such as townhouses (larger rural centres).
	• insufficient diversity of rental housing accommodation for non-family households.	• grants to property owners to renovate existing stock.
	• insufficient diversity of stock to meet the needs of various income groups (high and low-income households).	• program to encourage construction of affordable dwellings.
	• insufficient diversity of appropriately designed buildings for seniors.	• grants to property owners to modify dwellings.

home renovation and repair programs) directed at improving the affordability and quality of the existing rural housing stock. Despite these efforts, however, almost one in seven rural households in Southern Manitoba are in core housing need. Most of these households experience problems related either to housing affordability or the need for dwelling repairs. While families and senior citizens, particularly those that own their homes, comprise the majority of core need households, the incidence of need is highest among non-family households, particularly those that rent accommodation.

The private rental sector cannot adequately accommodate the rental demand that exists.

- Social housing initiatives, such as those that result in the direct provision of affordable rental accommodation, have affected the rental market in rural areas of the province. The private sector believes that such initiatives are a form of unfair competition, which results in private-sector tenant loss and artificially low rent levels in communities where social housing is present.
- Uncertain long-term demand, and costs which dictate rents that exceed households' ability or willingness to pay, also threaten the viability of the private-rental sector.

7.3 IMPLICATIONS OF ISSUES AND CONCERNS FOR HOUSING POLICY AND PROGRAM INITIATIVES IN RURAL AREAS

Policy analysts and program planners are faced with the challenge of addressing the needs of households that reside in rural areas of Canada. At times, the needs of these households, and the means to address these needs, may differ from those for households residing in urban, remote or Northern regions of the country. Furthermore, differences may also exist among rural households residing in centres of varying size. Owing to such diversity, it is not likely that one housing program can address a variety of issues and concerns such as those identified in Table 7.1. Rather, it is important that planners and policy makers develop a package of programs that work together to address the needs of households residing in rural areas. Table 7.1 identifies broad policy and program initiatives necessary to respond to current and projected market conditions. Only broad thrusts are suggested in this report. Further work would be necessary to develop detailed policy and program criteria.

This report proposes that there are seven program areas that should be included in a package of rural housing initiatives. Not all of these initiatives relate directly to the rental sector, but indirectly affect the rental market. Some of these initiatives are in place, others would have to be introduced. The suggested initiatives fall under the following areas:

1. Continuation of current supply programs.
2. Initiatives for the renovation, repair and modification of existing units.
3. Rent subsidies (supplements and allowances) for low-income households that reside in private market rental accommodation (single- and multiple-family dwellings).
4. Assistance to low-income homeowners with affordability problems.
5. Construction incentives to assist developers in providing rental housing in rural areas.
6. Sale or relocation of a portion of the social housing stock in the province.
7. Research required to develop innovative housing options for rural households, particularly options that can adjust to changing market conditions as the population ages.

7.3.1 Continuation of Current Programs

It may be possible to scale down the building of new social housing units, but programs that provide these units must continue. There are many communities where adequate supply is not available, and it would not be feasible for the private sector to provide the necessary units.

7.3.2 Home Improvement Programs (Homeowner and Rental)

The analysis in Chapters Four, Five and Six indicates that there are concerns regarding the condition of the housing stock, including rental units, in rural areas. To address this situation, assistance should be made available to owners of private market rental property either for the purpose of improving the quality of housing, bringing the units up to current building code standards, or modifying the units to better meet the physical needs of their tenants. Property owners of single-detached dwellings, such as senior citizens, could also benefit from home improvement grants or loans, thereby reducing the need to relocate other housing options such as social housing projects.

There have been a number of home improvement programs available for low- to moderate-income households and property owners, including the Residential Rehabilitation Assistance Program (RRAP), the Critical Home Repair Program (CHRP), and the Emergency Repair Program (ERP). Home improvement programs should continue, but with the following recommendations:

- Target homeowner assistance to those households in substandard housing even though in their current situation they may not have affordability problems. These households are not in core need, but often cannot afford adequate alternative housing, or the supply of housing in such centres may be so limited that other alternatives are not available.
- Reinstate Rental RRAP Program, but institute rent limits to provide loans and grants only to those landlords providing rental accommodation for low- to moderate-income households.

7.3.3 Rent Subsidies

One of the critical issues expressed by the private sector concerns the unfair competition in the market place brought about by the provision of rent-to-income housing through the public sector. Private property owners believe that public housing initiatives should place a greater emphasis upon the incorporation of existing private-market units into public programs.

In the past, the public sector has subsidized the rent of low-income households that reside in private-market accommodation through the use of rent subsidies such as the Rent Supplement Program, Shelter Allowances for Elderly Renters (SAFER) and Shelter Allowances for Family Renters (SAFFR). A greater emphasis should be placed on using such initiatives rather than implementing programs that result in the direct supply of units. In order to achieve greater program take-up in rural areas, the public sector must market these programs in a more effective manner. Current criticisms regarding rent supplement and shelter allowance programs centre upon the overall lack of awareness of program availability.

7.3.4 Assistance to Low-Income Homeowners with Affordability Problems

Rural homeowners do receive some assistance to renovate or repair their homes, and senior citizens receive property tax reductions. However, many households, particularly senior citizens, relocate to public housing from adequate units because they cannot afford the combined cost of taxes, utilities and general upkeep. Many, particularly in the larger rural communities, have considerable equity in a home but are cash poor.

Research to develop programs to address the needs of these households is required. Certain criteria must be considered:

- The dwelling in which the household resides must be in good condition.
- The occupant(s) of the dwelling must be able to maintain an independent lifestyle.
- The subsidy extended could be deducted from the proceeds of sale of the unit when the occupant(s) move.

It must be acknowledged that this type of initiative presents numerous problems, particularly if recapture of equity after sale is part of program criteria. However, the evidence is clear that many households living in adequate accommodation have affordability problems. Limited assistance to these households could forestall the need to build expensive, deep-subsidy rental public housing.

7.3.5 Construction Incentives

Construction costs, coupled with the uncertainty regarding future return on investment, deters private rental housing supply activity in rural areas. As a result, the diversity of the current housing stock is insufficient to meet the needs of rural households that require rental accommodation. Social housing does not provide options for all households requiring rental units. This is particularly true of family households and young single individuals. Not all these households require the deep subsidies provided under social housing supply programs.

Programs that assist developers with the construction of new rental units (such as Rentalstart) or the rehabilitation of existing units can promote new supply activity in the rural rental market and accommodate the needs of these households. Social housing has adequately responded to senior citizens in most centres, but limited demand from other groups has not always been met.

7.3.6 Sale or Relocation of Social Housing Stock

Manitoba has an extensive portfolio of social housing units. However, demographic trends suggest that the demand for such housing in certain communities will decrease considerably in the future. This situation is already evident in some small centres within the province. As a consequence, the sale of a portion of the social housing stock could address the oversupply problem.

St. Lazare is a good example of a community that would benefit from the sale of social housing units, particularly those units targeted for low-income families. Demand for family public housing has decreased significantly in St. Lazare, resulting in an oversupply of rental units. In fact, several units have been vacant for a considerable period of time. Despite this, moderate income families, particularly would-be first time home buyers, are unable to acquire affordable rental accommodation in the centre. These households have been purchasing mobile homes to address their housing needs. The sale of these social housing units would relieve the public sector of costly financial obligations while, at the same time, providing affordable private market housing to moderate-income households.

7.3.7 Innovative Housing Options

Housing initiatives for rural areas need to be more flexible and allow for greater involvement of the community and the private sector when addressing housing needs. Consideration should be given to the adoption of a program such as Saskatchewan's Innovative Housing Program, which promotes partnerships with the community and private industry.

7.4 SUMMARY

This chapter recommends broad policy and program changes necessary to address the housing needs of households that reside in rural areas of Southern Manitoba. Because of the variety of housing problems common in rural areas, several program thrusts are needed. Seven areas that could be included within a package of housing initiatives for rural areas have been suggested. The overall purpose of these initiatives is to ensure that households that reside in rural areas have access to affordable, adequate, and suitable housing. The program thrusts are designed to achieve this objective by providing assistance to both users and suppliers of rural housing. Greater program flexibility is required when addressing the needs of rural households. Rural needs do not fit neatly into programs developed with urban problems in mind.

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APPENDIX A

SOCIAL HOUSING IN MANITOBA:
NUMBER OF UNITS BY SIZE OF INCORPORATED CENTRE, 1988

Centre	Population 1986	Units 1988	Senior	Family	Special	% Social	Total Family	Families Per Unit	Total Seniors	Seniors Per Unit
WINNIPEG	594,551	14,590	8,958	5,214	278	15.9	156,690	30.1	73,170	8.2
	594,551	**14,590**	**8,958**	**5,214**	**278**	**15.9**	**156,690**	**30.1**	**73,170**	**8.2**
BRANDON	38,708	972	557	414	1	16.9	10,140	24.5	5,460	9.8
	38,708	**972**	**557**	**414**	**1**	**16.9**	**10,140**	**24.5**	**5,460**	**9.8**
THOMPSON	14,701	94	0	94	0	4.7	3,735	39.7	200	0.0
PORTAGE LA PRAIRIE	13,198	573	302	271	0	34.7	3,355	12.4	2,130	7.1
SELKIRK	10,013	538	249	288	1	48.9	2,555	8.9	1,510	6.1
	37,912	**1,205**	**551**	**653**	**1**	**25.3**	**9,645**	**14.8**	**3,840**	**7.0**
DAUPHIN	8,875	297	222	75	0	25.9	2,425	32.3	2,095	9.4
STEINBACH	7,473	177	136	41	0	21.3	1,925	47.0	1,160	8.5
FLIN FLON	7,243	171	56	70	45	23.0	1,970	28.1	875	15.6
THE PAS	6,283	258	108	149	1	29.3	1,590	10.7	470	4.4
WINKLER	5,926	178	127	51	0	28.9	1,490	29.2	1,105	8.7
MORDEN	5,004	125	82	43	0	26.6	1,370	31.9	910	11.1
	40,804	**1,206**	**731**	**429**	**46**	**2.7**	**10,770**	**25.1**	**6,615**	**9.0**
SWAN RIVER	3,946	204	80	124	0	43.9	1,060	8.8	945	11.8
NEEPAWA	3,314	190	125	15	50	46.9	885	59.0	1,015	8.1
VIRDEN	3,054	100	97	3	0	33.3	815	0.0	760	7.8
ALTONA	2,958	100	75	25	0	33.3	790	31.6	640	8.5
BEAUSEJOUR	2,535	125	105	20	0	39.7	695	34.8	625	6.0
MINNEDOSA	2,520	87	80	7	0	30.0	705	0.0	660	8.3
CARMAN	2,500	116	101	15	0	43.8	670	44.7	390	3.9
	20,827	**922**	**663**	**209**	**50**	**39.4**	**5,620**	**26.9**	**5,035**	**7.6**
STONEWALL	2,349	74	68	6	0	44.8	615	0.0	350	5.1
KILLARNEY	2,318	61	49	12	0	27.7	635	52.9	615	12.6
LEAF RAPIDS	1,950	213	0	213	0	76.1	485	2.3	5	0.0
ROBLIN	1,913	103	68	35	0	43.8	520	14.9	530	7.8
SNOW LAKE	1,829	0	0	0	0	0.0	465	0.0	30	0.0
SOURIS	1,751	78	39	39	0	42.2	495	12.7	495	12.7
GIMLI	1,681	84	59	25	0	48.0	420	16.8	405	6.9
RUSSELL	1,669	71	52	19	0	41.8	450	23.7	350	6.7
MORRIS	1,613	66	49	17	0	38.8	740	43.5	305	6.2
BOISSEVAIN	1,572	34	25	9	1	23.4	440	48.9	430	17.2
CARBERRY	1,544	41	37	4	0	26.5	445	0.0	370	10.0
NIVERVILLE	1,452	22	15	7	0	22.0	370	52.9	135	9.0
STE.ANNE	1,402	59	55	4	0	47.2	345	86.3	230	4.2
MELITA	1,239	58	50	8	0	37.4	340	42.5	350	7.0
RIVERS	1,157	37	22	15	0	37.0	330	22.0	255	11.6
DELORAINE	1,134	25	18	7	0	33.3	335	47.9	370	20.6
STE.ROSE DU LAC	1,030	60	53	7	0	42.9	260	37.1	250	4.7
LAC DU BONNET	1,021	48	38	10	0	41.7	275	27.5	205	5.4
ARBORG	1,018	43	33	10	0	45.3	265	26.5	245	7.4
	29,642	**1,177**	**730**	**447**	**1**	**39.5**	**8,230**	**18.4**	**5,925**	**8.1**
TEULON	953	55	43	12	0	52.4	265	22.1	250	5.8
GLADSTONE	951	39	38	1	0	43.3	240	0.0	290	7.6
GRANDVIEW	941	45	34	11	0	52.9	245	22.3	330	9.7
ST.PIERRE-JOLYS	912	39	30	9	0	41.1	250	27.8	130	4.3
MANITOU	856	34	17	17	0	42.5	240	14.1	215	12.6
MACGREGOR	854	26	25	1	0	40.0	245	0.0	230	9.2
BIRTLE	850	42	34	8	0	56.0	215	26.9	205	6.0
SHOAL LAKE	832	18	18	0	0	24.0	215	0.0	285	15.8
WINNIPEGOSIS	832	54	35	19	0	51.4	220	11.6	210	6.0
PILOT MOUND	819	32	24	8	0	35.6	210	26.3	280	11.7
GILBERT PLAINS	816	36	30	6	0	40.0	235	39.2	295	9.8
HAMIOTA	816	51	45	6	0	92.7	195	32.5	320	7.1
TREHERNE	762	19	18	1	0	34.5	210	0.0	225	12.5

Centre	Population 1986	Units 1988	Senior	Family	Special	% Social	Total Family	Families Per Unit	Total Seniors	Seniors Per Unit
EMERSON	725	29	28	1	0	48.3	200	0.0	220	7.9
POWERVIEW	724	17	13	4	0	34.0	195	48.8	55	4.2
GLENBORO	719	31	26	5	0	38.8	185	37.0	235	9.0
PLUM COULEE	677	30	30	0	0	60.0	175	0.0	120	4.0
ROSSBURN	664	17	14	3	0	26.2	185	61.7	230	16.4
RIVERTON	635	47	38	9	0	78.3	180	20.0	125	3.3
NOTRE DAME DE LOURDES	628	26	24	2	0	57.8	150	75.0	170	7.1
ST.CLAUDE	610	24	20	4	0	53.3	145	36.3	145	7.3
MCCREARY	578	17	16	1	0	30.9	160	0.0	185	11.6
ERICKSON	565	30	21	9	0	46.2	165	18.3	170	8.1
MINITONAS	559	42	30	12	0	64.6	170	14.2	165	5.5
WINNIPEG BEACH	548	20	20	0	0	50.0	155	0.0	205	10.3
ELKHORN	534	17	12	5	0	42.5	155	31.0	185	15.4
SOMERSET	534	37	30	7	0	67.3	145	20.7	90	3.0
HARTNEY	523	24	18	6	0	43.6	145	24.2	164	9.1
GRETNA	512	26	17	9	0	57.8	130	14.4	85	5.0
WAWANESA	502	12	12	0	0	30.0	130	0.0	135	11.3
	21,431	**936**	**760**	**176**	**0**	**47.3**	**5,755**	**32.7**	**5,949**	**7.8**
CRYSTAL CITY	487	21	20	1	0	60.0	145	0.0	145	7.3
BINSCARTH	486	19	16	3	0	3.3	125	41.7	115	7.2
BENITO	451	30	30	0	0	54.5	125	0.0	165	5.5
RAPID CITY	447	10	10	0	0	28.6	120	0.0	100	10.0
BOWSMAN	429	15	9	6	0	50.0	120	20.0	95	10.6
ETHELBERT	411	22	20	2	0	48.9	100	50.0	140	7.0
OAK LAKE	399	20	20	0	0	50.0	120	0.0	125	6.3
CARTWRIGHT	388	16	12	4	0	53.3	110	27.5	115	9.6
ST.LAZARE	372	27	12	15	0	77.1	85	5.7	45	3.8
WASKADA	349	6	6	0	0	20.0	90	0.0	80	13.3
GARSON	313	12	12	0	0	60.0	90	0.0	50	4.2
DUNNOTAR	287	0	0	0	0	0.0	85	0.0	115	0.0
	4,819	**198**	**167**	**31**	**0**	**50.8**	**1,315**	**42.4**	**1,290**	**7.7**
Totals (centres)	**788,694**	**21,206**	**13,117**	**7,573**	**377**	**18.5**	**208,165**	**27.5**	**107,284**	**8.2**
Provincial Total	**1,063,016**	**23,335**	**14,361**	**8,458**	**377**	**11.4**	**276,320**	**32.7**	**133,885**	**9.3**

Sources: Manitoba Department of Housing, Statistics Canada, Calculations by IUS.

SOCIAL HOUSING IN MANITOBA BY CENTRE

Centre	Population 1986	Total Units	Seniors	Family	Special
ALONSA	130	13	13	0	0
ALTONA	2,958	100	75	25	0
AMARANTH	292	1	0	1	0
ANGUSVILLE	141	6	6	0	0
ANOLA	196	12	12	0	0
ARBORG	1,018	43	33	10	0
ARDEN	171	1	0	1	0
ASHERN	620	55	32	23	0
AUSTIN	425	10	10	0	0
BALDUR	376	10	9	1	0
BALMORAL	115	6	6	0	0
BARROWS	159	8	0	8	0
BEAUSEJOUR	2,535	125	105	20	0
BELMONT	283	12	12	0	0
BENITO	451	30	30	0	0
BERENS RIVER	160	18	0	18	0
BIG EDDY	144	25	6	19	0
BINSCARTH	486	19	16	3	0
BIRCH RIVER	509	49	26	23	0
BIRDS HILL (1981)	711	8	8	0	0
BIRTLE	850	42	34	8	0
BLUMENORT	488	20	20	0	0
BOISSEVAIN	1,572	34	25	9	1
BOWSMAN	429	15	9	6	0
BRANDON	38,708	972	557	414	1
BROCHET	320	15	0	15	0
BROOKDALE	79	2	2	0	0
CAMPERVILLE	588	30	12	18	0
CARBERRY	1,544	41	37	4	0
CARMAN	2,500	116	101	15	0
CARTWRIGHT	388	16	12	4	0
CHURCHILL	1,109	272	10	262	0
CLANDEBOYE	167	1	0	1	0
COOKS CREEK	22	10	10	0	0
CORMORANT	447	20	2	18	0
CRANBERRY PORTAGE	849	12	8	4	0
CRANE RIVER	209	22	12	10	0
CROSS LAKE	580	21	4	17	0
CRYSTAL CITY	487	21	20	1	0
CYPRESS RIVER	265	12	12	0	0
DAUPHIN	8,875	297	222	75	0
DAWSON BAY	296	1	1	0	0
DELORAINE	1,134	25	18	7	0
DOMINION CITY	394	20	20	0	0
DOUGLAS	140	1	0	1	0
DUCKBAY	559	11	4	7	0
DUGALD	405	10	10	0	0

Centre	Population 1986	Total Units	Seniors	Family	Special
EAST SELKIRK	527	12	12	0	0
EASTERVILLE	675	10	0	10	0
EDDYSTOME	31	12	12	0	0
EDEN	101	1	0	1	0
ELIE	412	12	12	0	0
ELKHORN	534	17	12	5	0
ELMCREEK	319	10	10	0	0
ELPHINSTONE	213	4	4	0	0
EMERSON	725	29	28	1	0
ERICKSON	565	30	21	9	0
ERIKSDALE	387	28	20	8	0
ETHELBERT	411	22	20	2	0
FISHER BRANCH	429	27	20	7	0
FLIN FLON	7,243	171	56	70	45
FORK RIVER	75	2	2	0	0
FOXWARREN	158	6	6	0	0
FRASERWOOD	90	12	12	0	0
GARSON	313	12	12	0	0
GILBERT PLAINS	816	36	30	6	0
GILLAM	1,909	7	0	7	0
GIMLI	1,681	84	59	25	0
GLADSTONE	951	39	38	1	0
GLENBORO	719	31	26	5	0
GLENELLA	144	10	10	0	0
GODS LAKE NARROWS	116	5	0	5	0
GOODLANDS	87	5	4	1	0
GRAND MARAIS	204	8	8	0	0
GRAND RAPIDS	625	37	10	27	0
GRANDVIEW	941	45	34	11	0
GRANVILLELAKE	51	5	5	0	0
GREAT FALLS	256	1	0	1	0
GRETNA	512	26	17	9	0
GRUNTHAL	639	32	32	0	0
GUNTON	128	1	0	1	0
HADASHVILLE	26	7	4	3	0
HAMIOTA	816	51	45	6	0
HARTNEY	523	24	18	6	0
HODGSON	102	6	6	0	0
HOLLAND	423	15	15	0	0
ILE DES CHENES	954	12	12	0	0
ILFORD	156	19	0	19	0
INGLIS	101	10	10	0	0
INWOOD	205	23	22	1	0
KELWOOD	158	13	10	3	0
KENTON	182	8	8	0	0

Centre	Population 1986	Total Units	Seniors	Family	Special
KILLARNEY	2,318	61	49	12	0
KOMARNO	80	4	4	0	0
LABROQUERIE	447	7	7	0	0
LARIVIERE	249	12	12	0	0
LAC DU BONNET	1,021	48	38	10	0
LANGRUTH	155	4	4	0	0
LAURIER	224	10	8	2	0
LEAF RAPIDS	1,950	213	0	213	0
LETELLIER	169	4	4	0	0
LITTLE GRAND RAPIDS	537	5	5	0	0
LOCKPORT	359	1	0	1	0
LORETTE	1,169	20	14	6	0
LOWE FARM	294	18	18	0	0
LUNDAR	562	26	26	0	0
MACGREGOR	854	26	25	1	0
MAFEKING	238	16	6	10	0
MALLARD	9	2	7	0	0
MANIGOTAGEN	218	7	0	7	0
MANITOU	856	34	17	17	0
MCAULEY	141	4	4	0	0
MCCREARY	578	17	16	1	0
MELITA	1,239	58	50	8	0
MIAMI	398	18	18	0	0
MIDDLEBRO	99	8	4	4	0
MINIOTA	240	15	12	3	0
MINITONAS	559	42	30	12	0
MINNEDOSA	2,520	87	80	7	0
MINTO	91	4	4	0	0
MITCHELL	437	3	0	3	0
MOOSE LAKE	541	24	4	20	0
MOOSE HORN	184	12	12	0	0
MORDEN	5,004	125	82	43	0
MORRIS	1,613	66	49	17	0
NEEPAWA	3,314	190	125	15	50
NELSON HOUSE	1,112	9	0	9	0
NEW BOTHWELL	261	1	0	1	0
NEWDALE	210	14	14	0	0
NIVERVILLE	1,452	22	15	7	0
NORWAY HOUSE	633	23	4	19	0
NOTRE DAME DE LOURDES	628	26	24	2	0
OAKLAKE	399	20	20	0	0
OAKPOINT	110	6	6	0	0
OAKBANK	1,545	14	14	0	0
OAKBURN	219	7	4	3	0
OAKVILLE	416	10	10	0	0
OCHRE RIVER	259	16	12	4	0
ONANOLE	426	10	8	2	0

Centre	Population 1986	Total Units	Seniors	Family	Special
PELICAN RAPIDS	180	12	2	10	0
PIKWITONEI	161	9	0	9	0
PILOT MOUND	819	32	24	8	0
PINE DOCK	82	3	0	3	0
PINE FALLS	831	18	18	0	0
PINE RIVER	299	18	10	8	0
PINEY	71	13	10	3	0
PLUM COULEE	677	30	30	0	0
POPLARFIELD	74	8	8	0	0
PORTAGE LA PRAIRIE	13,198	573	302	271	0
POWERVIEW	724	17	13	4	0
PRAWDA	14	2	2	0	0
PRINCESS HARBOR	20	2	0	2	0
RAPID CITY	447	10	10	0	0
RATHWELL	127	10	10	0	0
RESTON	616	20	20	0	0
RHAL'S ISLAND	1	0	1	0	0
RICHER	312	8	8	0	0
RIDING MOUNTAIN	159	1	0	1	0
RIVERS	1,157	37	22	15	0
RIVERTON	635	47	38	9	0
ROBLIN	1,913	103	68	35	0
ROSENFELD	315	14	14	0	0
ROSSBURN	664	17	14	3	0
RUSSELL	1,669	71	52	19	0
SANDY LAKE	331	13	12	1	0
SELKIRK	10,013	538	249	288	1
SEYMOURVILLE	129	5	0	5	0
SHERRIDON	135	10	0	10	0
SHOAL LAKE	832	18	18	0	0
SIFTON	206	8	8	0	0
SOMERSET	534	37	30	7	0
SOURIS	1,751	78	39	39	0
SOUTH INDIAN LAKE	743	1	0	1	0
SOUTH JUNCTION	68	7	2	5	0
SPRAGUE	230	20	12	8	0
ST.ADOLPHE	1,059	12	12	0	0
ST.CLAUDE	610	24	20	4	0
ST.EUSTACHE	290	12	12	0	0
ST.GEORGE	259	15	15	0	0
ST.JEAN-BAPTISTE	571	12	12	0	0
ST.LAURENT	54	20	34	0	0
ST.LAZARE	372	27	12	15	0
ST.LEON	157	5	4	1	0
ST.MALO	742	46	46	0	0
ST.MARTIN	2	2	0	0	0

Centre	Population 1986	Total Units	Seniors	Family	Special
ST.PIERRE-JOLYS	912	39	30	9	0
STARBUCK	219	8	8	0	0
STE.AGATHE	325	12	12	0	0
STE.ANNE	1,402	59	55	4	0
STE.ROSE DU LAC	1,030	60	53	7	0
STEINBACH	7,473	177	136	41	0
STONEWALL	2,349	74	68	6	0
STONY MOUNTAIN(1981)	1,313	12	12	0	0
STRATHCLAIR	386	24	24	0	0
SWAN LAKE	351	13	12	1	0
SWAN RIVER	3,946	204	80	124	0
TEULON	953	55	43	12	0
THE PAS	6,283	258	108	149	1
THICKET PORTAGE	186	19	0	19	0
THOMPSON	14,701	94	0	94	0
TOLSTOI	56	1	0	1	0
TREHERNE	762	19	18	1	0
TYNDALL	447	12	12	0	0
UMPHERVILLE SETTLEMENT	225	44	6	38	0
VASSAR	121	14	8	6	0
VICTORIA BEACH	189	5	4	1	0
VIRDEN	3,054	100	97	3	0
VISTA	34	1	0	1	0
VITA	384	34	32	2	0
WABOWDEN	571	57	16	41	0
WANLESS	7	2	5	0	0
WASKADA	349	6	6	0	0
WATERHEN	399	4	4	0	0
WAWANESA	502	12	12	0	0
WELLWOOD	68	1	0	1	0
WHITEMOUTH	323	14	12	2	0
WHYTEWOLD	1	0	1	0	0
WINKLER	5,926	178	127	51	0
WINNIPEG	594,551	14,590	8,958	5,214	278
WINNIPEG BEACH	548	20	20	0	0
WINNIPEGOSIS	832	54	35	19	0
WOODLANDS	213	24	24	0	0
WOODRIDGE	202	13	10	3	0
YORKETON	227	8	8	0	0
YOUNGS POINT-THE PAS	25	6	19	0	0
TOTAL	834,253	23,335	14,361	8,458	377

Sources: Manitoba Department of Housing, Statistics Canada.

APPENDIX B

POPULATION OF CENTRES IN MANITOBA, 1961 TO 1986

Centre	1961	1981	1986	change 61to81	% change 61to81	g	d	change 81to86	% change 81to86	g	d	change 61to86	% change 61to86	g	d
ALEXANDER	269	244	318	-25	-9.3	–	–	74	30.3	*	–	49	18.2	*	–
ALONSA	133	123	130	-10	-7.5	–	–	7	5.7	–	–	-3	-2.3	–	–
ALTAMONT	123	94	79	-29	-23.6	–	*	-15	-16.0	–	*	-44	-35.8	–	*
ALTONA	2,026	2,757	2,958	731	36.1	*	–	201	7.3	–	–	932	46.0	*	–
AMARANTH	294	257	292	-37	-12.6	–	*	35	13.6	*	–	-2	-0.7	–	–
ANGUSVILLE	208	159	141	-49	-23.6	–	*	-18	-11.3	–	*	-67	-32.2	–	*
ANOLA	100	139	196	39	39.0	*	–	57	41.0	*	–	96	96.0	*	–
ARBORG	811	974	1,018	163	20.1	*	–	44	4.5	–	–	207	25.5	*	–
ARDEN	188	192	171	4	2.1	–	–	-21	-10.9	–	*	-17	-9.0	–	–
ARGYLE	55	74	61	19	34.5	*	–	-13	-17.6	–	*	6	10.9	*	–
ARNAUD	88	85	69	-3	-3.4	–	–	-16	-18.8	–	*	-19	-21.6	–	*
ASHERN	374	570	620	196	52.4	*	–	50	8.8	–	–	246	65.8	*	–
AUBIGNY	117	86	90	-31	-26.5	–	*	4	4.7	–	–	-27	-23.1	–	*
AUSTIN	384	416	425	32	8.3	–	–	9	2.2	–	–	41	10.7	*	–
BALDUR	370	344	376	-26	-7.0	–	–	32	9.3	–	–	6	1.6	–	–
BALMORAL	103	144	115	41	39.8	*	–	-29	-20.1	–	*	12	11.7	*	–
BARROWS	123	199	159	76	61.8	*	–	-40	-20.1	–	*	36	29.3	*	–
BASSWOOD	121	62	60	-59	-48.8	–	*	-2	-3.2	–	–	-61	-50.4	–	*
BEAUSEJOUR	1,770	2,462	2,535	692	39.1	*	–	73	3.0	–	–	765	43.2	*	–
BELLSITE	85	83	74	-2	-2.4	–	–	-9	-10.8	–	*	-11	-12.9	–	*
BELMONT	378	314	283	-64	-16.9	–	*	-31	-9.9	–	–	-95	-25.1	–	*
BENITO	427	441	451	14	3.3	–	–	10	2.3	–	–	24	5.6	–	–
BERENS	169	238	160	69	40.8	*	–	-78	-32.8	–	*	-9	-5.3	–	–
BETHANY	80	50	47	-30	-37.5	–	*	-3	-6.0	–	–	-33	-41.3	–	*
BIG EDDY	81	134	144	53	65.4	*	–	10	7.5	–	–	63	77.8	*	–
BINSCARTH	456	472	486	16	3.5	–	–	14	3.0	–	–	30	6.6	–	–
BIRCH RIVER	799	597	509	-202	-25.3	–	*	-88	-14.7	–	*	-290	-36.3	–	*
BIRNIE	88	54	63	-34	-38.6	–	*	9	16.7	*	–	-25	-28.4	–	*
BIRTLE	846	887	850	41	4.8	–	–	-37	-4.2	–	–	4	0.5	–	–
BLUMENFELD	111	143	168	32	28.8	*	–	25	17.5	*	–	57	51.4	*	–
BLUMENORT	166	138	107	-28	-16.9	–	*	-31	-22.5	–	*	-59	-35.5	–	*
BLUMENORT	205	533	488	328	160.0	*	–	-45	-8.4	–	–	283	138.0	*	–
BOISSEVAIN	1,303	1,660	1,572	357	27.4	*	–	-88	-5.3	–	–	269	20.6	*	–
BOWSMAN	504	454	429	-50	-9.9	–	–	-25	-5.5	–	–	-75	-14.9	–	*
BRADWARDINE	75	34	31	-41	-54.7	–	*	-3	-8.8	–	–	-44	-58.7	–	*
BRANDON	28,166	36,242	38,708	8,076	28.7	*	–	2,466	6.8	–	–	10,542	37.4	*	–
BRIGGS SPUR	80	41	27	-39	-48.8	–	*	-14	-34.1	–	*	-53	-66.3	–	*
BROCHET	158	215	320	57	36.1	*	–	105	48.8	*	–	162	102.5	*	–
BROOKDALE	108	76	79	-32	-29.6	–	*	3	3.9	–	–	-29	-26.9	–	*
BRUNKILD	120	100	88	-20	-16.7	–	*	-12	-12.0	–	*	-32	-26.7	–	*
BRUXELLES	56	40	43	-16	-28.6	–	*	3	7.5	–	–	-13	-23.2	–	*
CAMPERVILLE	627	586	588	-41	-6.5	–	–	2	0.3	–	–	-39	-6.2	–	–
CARBERRY	1,113	1,510	1,544	397	35.7	*	–	34	2.3	–	–	431	38.7	*	–
CARDALE	91	34	39	-57	-62.6	–	*	5	14.7	*	–	-52	-57.1	–	*
CARDINAL	50	25	19	-25	-50.0	–	*	-6	-24.0	–	*	-31	-62.0	–	*
CARMAN	1,930	2,408	2,500	478	24.8	*	–	92	3.8	–	–	570	29.5	*	–
CARTWRIGHT	482	384	388	-98	-20.3	–	*	4	1.0	–	–	-94	-19.5	–	*
CHATFIELD	158	30	20	-128	-81.0	–	*	-10	-33.3	–	*	-138	-87.3	–	*
CHORTITZ	239	201	201	-38	-15.9	–	*	0	0.0	–	–	-38	-15.9	–	*
CHURCHILL	1,878	1,186	1,109	-692	-36.8	–	*	-77	-6.5	–	–	-769	-40.9	–	*
CLANDEBOYE	119	55	167	-64	-53.8	–	*	112	203.6	*	–	48	40.3	*	–
CLANWILLIAM	182	96	80	-86	-47.3	–	*	-16	-16.7	–	*	-102	-56.0	–	*
CLEARWATER	121	83	89	-38	-31.4	–	*	6	7.2	–	–	-32	-26.4	–	*
CORMORANT	272	445	447	173	63.6	*	–	2	0.4	–	–	175	64.3	*	–

g = growth, 10% change or more
d = decline, 10% change or more

Centre	1961	1981	1986	change 61to81	% change 61to81	g	d	% change 81to86	change 81to86	g	d	% change 61to86	change 61to86	g	d
COWAN	124	70	55	-54	-43.5	–	*	-15	-21.4	–	*	-69	-55.6	–	*
CRANBERRY															
PORTAGE	838	948	849	110	13.1	*	–	-99	-10.4	–	*	11	1.3	–	–
CRANDALL	105	43	41	-62	-59.0	–	*	-2	-4.7	–	–	-64	-61.0	–	*
CRANE RIVER	147	336	209	189	128.6	*	–	-127	-37.8	–	*	62	42.2	*	–
CROMER	71	34	28	-37	-52.1	–	*	-6	-17.6	–	*	-43	-60.6	–	*
CROSS LAKE	164	520	580	356	217.1	*	–	60	11.5	*	–	416	253.7	*	–
CRYSTAL CITY	542	489	487	-53	-9.8	–	–	-2	-0.4	–	–	-55	-10.1	–	*
CYPRESS RIVER	288	260	265	-28	-9.7	–	–	5	1.9	–	–	-23	-8.0	–	–
DACOTAH	57	31	20	-26	-45.6	–	*	-11	-35.5	–	*	-37	-64.9	–	*
DARLINGFORD	189	170	177	-19	-10.1	–	*	7	4.1	–	–	-12	-6.3	–	–
DAUPHIN	7,374	8,971	8,875	1,597	21.7	*	–	-96	-1.1	–	–	1,501	20.4	*	–
DECKER	67	41	31	-26	-38.8	–	*	-10	-24.4	–	*	-36	-53.7	–	*
DELORAINE	916	1,136	1,134	220	24.0	*	–	-2	-0.2	–	–	218	23.8	*	–
DELTA	74	46	54	-28	-37.8	–	*	8	17.4	*	–	-20	-27.0	–	*
DOMINION CITY	534	437	394	-97	-18.2	–	*	-43	-9.8	–	–	-140	-26.2	–	*
DOUGLAS	289	170	140	-119	-41.2	–	*	-30	-17.6	–	*	-149	-51.6	–	*
DUCK BAY	710	594	559	-116	-16.3	–	*	-35	-5.9	–	–	-151	-21.3	–	*
DUFROST	96	36	34	-60	-62.5	–	*	-2	-5.6	–	–	-62	-64.6	–	*
DUGALD	149	410	405	261	175.2	*	–	-5	-1.2	–	–	256	171.8	*	–
DUNNOTAR	232	287	262	55	23.7	*	–	-25	-8.7	–	–	30	12.9	*	–
DUNREA	196	131	137	-65	-33.2	–	*	6	4.6	–	–	-59	-30.1	–	*
DURBAN	118	75	55	-43	-36.4	–	*	-20	-26.7	–	*	-63	-53.4	–	*
EAST SELKIRK	401	985	527	584	145.6	*	–	-458	-46.5	–	*	126	31.4	*	–
EDEN	146	88	101	-58	-39.7	–	*	13	14.8	*	–	-45	-30.8	–	*
ELGIN	259	172	153	-87	-33.6	–	*	-19	-11.0	–	*	-106	-40.9	–	*
ELIE	370	450	412	80	21.6	*	–	-38	-8.4	–	–	42	11.4	*	–
ELKHORN	666	509	534	-157	-23.6	–	*	25	4.9	–	–	-132	-19.8	–	*
ELM CREEK	337	293	319	-44	-13.1	–	*	26	8.9	–	–	-18	-5.3	–	–
ELMA	134	89	81	-45	-33.6	–	*	-8	-9.0	–	–	-53	-39.6	–	*
ELPHINSTONE	386	201	213	-185	-47.9	–	*	12	6.0	–	–	-173	-44.8	–	*
ELVA	58	20	35	-38	-65.5	–	*	15	75.0	*	–	-23	-39.7	–	*
EMERSON	932	762	725	-170	-18.2	–	*	-37	-4.9	–	–	-207	-22.2	–	*
ERICKSON	531	540	565	9	1.7	–	–	25	4.6	–	–	34	6.4	–	–
ERIKSDALE	242	339	387	97	40.1	*	–	48	14.2	*	–	145	59.9	*	–
ETHELBERT	556	474	411	-82	-14.7	–	*	-63	-13.3	–	*	-145	-26.1	–	*
FALCON LAKE	64	220	114	156	243.8	*	–	-106	-48.2	–	*	50	78.1	*	–
FANNYSTELLE	153	106	81	-47	-30.7	–	*	-25	-23.6	–	*	-72	-47.1	–	*
FISHER BRANCH	369	511	429	142	38.5	*	–	-82	-16.0	–	*	60	16.3	*	–
FLIN FLON	10,546	7,894	7,243	-2,652	-25.1	–	*	-651	-8.2	–	–	-3,303	-31.3	–	*
FORK RIVER	174	80	75	-94	-54.0	–	*	-5	-6.3	–	–	-99	-56.9	–	*
FOXWARREN	272	159	158	-113	-41.5	–	*	-1	-0.6	–	–	-114	-41.9	–	*
FRANKLIN	73	37	30	-36	-49.3	–	*	-7	-18.9	–	*	-43	-58.9	–	*
FRASERWOOD	78	78	90	0	0.0	–	–	12	15.4	*	–	12	15.4	*	–
FRIEDENSRUH	82	72	72	-10	-12.2	–	*	0	0.0	–	–	-10	-12.2	–	*
GARDENTON	104	53	59	-51	-49.0	–	*	6	11.3	*	–	-45	-43.3	–	*
GARLAND	128	41	30	-87	-68.0	–	*	-11	-26.8	–	*	-98	-76.6	–	*
GARSON	330	318	313	-12	-3.6	–	–	-5	-1.6	–	–	-17	-5.2	–	–
GILBERT PLAINS	849	812	816	-37	-4.4	–	–	4	0.5	–	–	-33	-3.9	–	–
GILLAM	332	1,427	1,909	1,095	329.8	*	–	482	33.8	*	–	1,577	475.0	*	–
GIMLI	1,841	1,550	1,681	-291	-15.8	–	*	131	8.5	–	–	-160	-8.7	–	–
GIROUX	51	60	106	9	17.6	*	–	46	76.7	*	–	55	107.8	*	–
GLADSTONE	944	964	951	20	2.1	–	–	-13	-1.3	–	–	7	0.7	–	–

g = growth, 10% change or more
d = decline, 10% change or more

Centre	1961	1981	1986	change 61to81	% change 61to81	g	d	% change 81to86	change 81to86	g	d	% change 61to86	change 61to86	g	d
GLENBORO	797	741	719	-56	-7.0	–	–	-22	-3.0	–	–	-78	-9.8	–	–
GLENELLA	219	153	144	-66	-30.1	–	*	-9	-5.9	–	–	-75	-34.2	–	*
GLENORA	51	43	58	-8	-15.7	–	*	15	34.9	*	–	7	13.7	*	–
GNADENFELD	55	76	22	21	38.2		*	-54	-71.1		*	-33	-60.0		*
GNANDENTHAL	220	157	131	-63	-28.6	–	*	-26	-16.6	–	*	-89	-40.5	–	
GONOR	323	260	294	-63	-19.5	–	*	34	13.1	*	–	-29	-9.0	–	–
GOODLANDS	138	87	87	-51	-37.0	–	*	0	0.0	–	–	-51	-37.0	–	*
GRAND BEACH	74	12	17	-62	-83.8	–	*	5	41.7	*	–	-57	-77.0	–	*
GRAND MARAIS	280	207	204	-73	-26.1	–	*	-3	-1.4	–	–	-76	-27.1	–	*
GRAND POINTE	129	104	376	-25	-19.4	–	*	272	261.5	*	–	247	191.5	*	–
GRANDVIEW	1,057	1,013	941	-44	-4.2	–	–	-72	-7.1	–	–	-116	-11.0	–	*
GREAT FALLS	164	272	256	108	65.9	*	–	-16	-5.9	–	–	92	56.1	*	–
GRETNA	575	545	512	-30	-5.2	–	–	-33	-6.1	–	–	-63	-11.0	–	*
GRISWOLD	137	70	69	-67	-48.9	–	*	-1	-1.4	–	–	-68	-49.6	–	*
GRUNTHAL	287	572	639	285	99.3	*	–	67	11.7	*	–	352	122.6	*	–
GUNTON	88	120	128	32	36.4	*	–	8	6.7	–	–	40	45.5	*	–
GYPSUMVILLE	235	92	105	-143	-60.9	–	*	13	14.1	*	–	-130	-55.3	–	*
HALBSTADT	83	26	31	-57	-68.7	–	*	5	19.2	*	–	-52	-62.7	–	*
HAMIOTA	779	728	816	-51	-6.5	–	–	88	12.1	*	–	37	4.7	–	–
HARTNEY	592	490	523	-102	-17.2	–	*	33	6.7	–	–	-69	-11.7	–	*
HAYWOOD	146	240	128	94	64.4	*	–	-112	-46.7	–	*	-18	-12.3	–	*
HAZELRIDGE	70	38	49	-32	-45.7	–	*	11	28.9	*	–	-21	-30.0	–	*
HIGH BLUFF	77	132	292	55	71.4	*	–	160	121.2	*	–	215	279.2	*	–
HNAUSA	102	49	59	-53	-52.0	–	*	10	20.4	*	–	-43	-42.2	–	*
HOCHFELD	150	187	270	37	24.7	*	–	83	44.4	*	–	120	80.0	*	–
HODGSON	222	97	102	-125	-56.3	–	*	5	5.2	–	–	-120	-54.1	–	*
HOLLAND	433	418	423	-15	-3.5	–	–	5	1.2	–	–	-10	-2.3	–	–
HOLMFIELD	122	33	35	-89	-73.0	–	*	2	6.1	–	–	-87	-71.3	–	*
HORNDEAN	161	89	137	-72	-44.7	–	*	48	53.9	*	–	-24	-14.9	–	*
ILE DES CHENES	211	814	954	603	285.8	*	–	140	17.2	*	–	743	352.1	*	–
ILFORD	165	149	156	-16	-9.7	–	–	7	4.7	–	–	-9	-5.5	–	–
INGLIS	295	209	221	-86	-29.2	–	*	12	5.7	–	–	-74	-25.1	–	*
INTERPROVINCIAL PIPELINE	70	23	11	-47	-67.1	–	*	-12	-52.2	–	*	-59	-84.3	–	*
INWOOD	183	197	205	14	7.7	–	–	8	4.1	–	–	22	12.0	*	–
KELWOOD	323	199	158	-124	-38.4	–	*	-41	-20.6	–	*	-165	-51.1	–	*
KEMNAY	81	60	61	-21	-25.9	–	*	1	1.7	–	–	-20	-24.7	–	*
KENTON	222	158	182	-64	-28.8	–	*	24	15.2	*	–	-40	-18.0	–	*
KENVILLE	144	141	118	-3	-2.1	–	–	-23	-16.3	–	*	-26	-18.1	–	*
KILLARNEY	1,729	2,342	2,318	613	35.5	*	–	-24	-1.0	–	–	589	34.1	*	–
KLEEFELD	102	335	253	233	228.4	*	–	-82	-24.5	–	*	151	148.0	*	–
KOMARNO	183	63	80	-120	-65.6	–	*	17	27.0	*	–	-103	-56.3	–	*
LA BROQUERIE	321	429	447	108	33.6	*	–	18	4.2	–	–	126	39.3	*	–
LA RIVIERE	249	251	249	2	0.8	–	–	-2	-0.8	–	–	0	0.0	–	–
LA SALLE	128	345	376	217	169.5	*	–	31	9.0	–	–	248	193.8	*	–
LAC DU BONNET	569	985	1,021	416	73.1	*	–	36	3.7	–	–	452	79.4	*	–
LANDMARK	183	433	529	250	136.6	*	–	96	22.2	*	–	346	189.1	*	–
LANGRUTH	236	155	155	-81	-34.3	–	*	0	0.0	–	–	-81	-34.3	–	*
LAUDER	72	56	28	-16	-22.2	–	*	-28	-50.0	–	*	-44	-61.1	–	*
LAURIER	262	241	224	-21	-8.0	–	–	-17	-7.1	–	–	-38	-14.5	–	*
LENORE	98	39	41	-59	-60.2	–	*	2	5.1	–	–	-57	-58.2	–	*
LETELLIER	266	178	169	-88	-33.1	–	*	-9	-5.1	–	–	-97	-36.5	–	*
LIBAU	84	75	69	-9	-10.7	–	*	-6	-8.0	–	–	-15	-17.9	–	*
LITTLE BRITAIN	98	59	229	-39	-39.8	–	*	170	288.1	*	–	131	133.7	*	–

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Centre	1961	1981	1986	change 61to81	% change 61to81	g	d	% change 81to86	change 81to86	g	d	% change 61to86	change 61to86	g	d
LOCKPORT	405	212	359	-193	-47.7	–	*	147	69.3	*	–	-46	-11.4	–	*
LONI BEACH	165	128	119	-37	-22.4	–	*	-9	-7.0	–	–	-46	-27.9	–	*
LOWE FARM	310	241	294	-69	-22.3	–	*	53	22.0	*	–	-16	-5.2	–	–
LUNDAR	713	634	562	-79	-11.1	–	*	-72	-11.4	–	*	-151	-21.2	–	*
LYLETON	123	65	56	-58	-47.2	–	*	-9	-13.8	–	*	-67	-54.5	–	*
LYNN LAKE	1,881	2,087	1,665	206	11.0	*	–	-422	-20.2	–	*	-216	-11.5	–	*
MACDONALD	118	77	81	-41	-34.7	–	*	4	5.2	–	–	-37	-31.4	–	*
MACGREGOR	642	795	854	153	23.8	*	–	59	7.4	–	–	212	33.0	*	–
MAFEKING	385	260	238	-125	-32.5	–	*	-22	-8.5	–	–	-147	-38.2	–	*
MAKAROFF	51	18	13	-33	-64.7	–	*	-5	-27.8	–	*	-38	-74.5	–	*
MAKINAK	68	21	16	-47	-69.1	–	*	-5	-23.8	–	*	-52	-76.5	–	*
MARIAPOLIS	258	135	123	-123	-47.7	–	*	-12	-8.9	–	–	-135	-52.3	–	*
MANIGOTAGAN	213	216	218	3	1.4	–	–	2	0.9	–	–	5	2.3	–	–
MANITOU	863	861	856	-2	-0.2	–	–	-5	-0.6	–	–	-7	-0.8	–	–
MARCHAND	99	92	116	-7	-7.1	–	–	24	26.1	*	–	17	17.2	*	–
MARGARET	78	23	14	-55	-70.5	–	*	-9	-39.1	–	*	-64	-82.1	–	*
MARQUETTE	87	46	25	-41	-47.1	–	*	-21	-45.7	–	*	-62	-71.3	–	*
MATHER	125	88	84	-37	-29.6	–	*	-4	-4.5	–	–	-41	-32.8	–	*
MATHESON ISLAND	176	118	121	-58	-33.0	–	*	3	2.5	–	–	-55	-31.3	–	*
MCAULEY	199	132	141	-67	-33.7	–	*	9	6.8	–	–	-58	-29.1	–	*
MCCREARY	579	618	578	39	6.7	–	–	-40	-6.5	–	–	-1	-0.2	–	–
MEDORA	90	84	71	-6	-6.7	–	–	-13	-15.5	–	*	-19	-21.1	–	*
MELITA	1,038	1,156	1,239	118	11.4	*	–	83	7.2	–	–	201	19.4	*	–
MIAMI	349	401	398	52	14.9	*	–	-3	-0.7	–	–	49	14.0	*	–
MIDDLEBRO	147	120	99	-27	-18.4	–	*	-21	-17.5	–	*	-48	-32.7	–	*
MINIOTA	248	247	240	-1	-0.4	–	–	-7	-2.8	–	–	-8	-3.2	–	–
MINITONAS	606	628	559	22	3.6	–	–	-69	-11.0	–	*	-47	-7.8	–	–
MINNEDOSA	2,211	2,637	2,520	426	19.3	*	–	-117	-4.4	–	–	309	14.0	*	–
MINTO	171	76	91	-95	-55.6	–	*	15	19.7	*	–	-80	-46.8	–	*
MITCHELL	89	380	437	291	327.0	*	–	57	15.0	*	–	348	391.0	*	–
MOOSE LAKE	283	557	541	274	96.8	*	–	-16	-2.9	–	–	258	91.2	*	–
MOOSEHORN	208	216	184	8	3.8	–	–	-32	-14.8	–	*	-24	-11.5	–	*
MORDEN	2,793	4,579	5,004	1,786	63.9	*	–	425	9.3	–	–	2,211	79.2	*	–
MORRIS	1,370	1,570	1,613	200	14.6	*	–	43	2.7	–	–	243	17.7	*	–
NAPINKA	178	132	123	-46	-25.8	–	*	-9	-6.8	–	–	-55	-30.9	–	*
NEEPAWA	3,197	3,425	3,314	228	7.1	–	–	-111	-3.2	–	–	117	3.7	–	–
NESBITT	86	32	37	-54	-62.8	–	*	5	15.6	*	–	-49	-57.0	–	*
NEUBERGTHAL	143	127	103	-16	-11.2	–	*	-24	-18.9	–	*	-40	-28.0	–	NEW
BOTHWELL	174	233	261	59	33.9	*	–	28	12.0	*	–	87	50.0	*	–
NEUHORST	90	55	54	-35	-38.9	–	*	-1	-1.8	–	–	-36	-40.0	–	*
NEWDALE	299	238	210	-61	-20.4	–	*	-28	-11.8	–	*	-89	-29.8	–	*
NINETTE	673	287	267	-386	-57.4	–	*	-20	-7.0	–	–	-406	-60.3	–	*
NINGA	129	78	79	-51	-39.5	–	*	1	1.3	–	–	-50	-38.8	–	*
NIVERVILLE	474	1,329	1,452	855	180.4	*	–	123	9.3	–	–	978	206.3	*	–
NORWAY HOUSE	543	441	633	-102	-18.8	–	*	192	43.5	*	–	90	16.6	*	–
NOTRE DAME DE LOURDES	511	627	628	116	22.7	*	–	1	0.2	–	–	117	22.9	*	–
OAK LAKE	430	369	399	-61	-14.2	–	*	30	8.1	–	–	-31	-7.2	–	–
OAK POINT	238	159	110	-79	-33.2	–	*	-49	-30.8	–	*	-128	-53.8	–	*
OAK RIVER	243	179	164	-64	-26.3	–	*	-15	-8.4	–	–	-79	-32.5	–	*
OAKBANK	277	1,277	1,545	1,000	361.0	*	–	268	21.0	*	–	1,268	457.8	*	–
OAKBURN	357	255	219	-102	-28.6	–	*	-36	-14.1	–	*	-138	-38.7	–	*
OAKVILLE	377	383	416	6	1.6	–	–	33	8.6	–	–	39	10.3	*	–
OCHRE RIVER	321	284	259	-37	-11.5	–	*	-25	-8.8	–	–	-62	-19.3	–	*

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Centre	1961	1981	1986	change 61to81	% change 61to81	g	d	% change 81to86	change 81to86	g	d	% change 61to86	change 61to86	g	d
OLD ALTONA	92	69	80	-23	-25.0	–	*	11	15.9	*	–	-12	-13.0	–	*
ONANOLE	348	386	426	38	10.9	*	–	40	10.4	*	–	78	22.4	*	–
OSTERWICK	139	153	133	14	10.1	*	–	-20	-13.1	–	*	-6	-4.3	–	–
OTTERBURNE	258	152	204	-106	-41.1	–	*	52	34.2	*	–	-54	-20.9	–	*
PELICAN RAPIDS	213	178	180	-35	-16.4	–	*	2	1.1	–	–	-33	-15.5	–	*
PETERSFIELD	157	170	190	13	8.3	–	–	20	11.8	*	–	33	21.0	*	–
PIERSON	229	238	252	9	3.9	–	–	14	5.9	–	–	23	10.0	*	–
PIKWITONEI	175	175	161	0	0.0	–	–	-14	-8.0	–	–	-14	-8.0	–	–
PILOT MOUND	802	838	819	36	4.5	–	–	-19	-2.3	–	–	17	2.1	–	–
PINE DOCK	111	81	82	-30	-27.0	–	*	1	1.2	–	–	-29	-26.1	–	*
PINE FALLS	1,244	885	831	-359	-28.9	–	*	-54	-6.1	–	–	-413	-33.2	–	*
PINE RIVER	429	314	299	-115	-26.8	–	*	-15	-4.8	–	–	-130	-30.3	–	*
PINEY	197	94	71	-103	-52.3	–	*	-23	-24.5	–	*	-126	-64.0	–	*
PIPESTONE	226	173	185	-53	-23.5	–	*	12	6.9	–	–	-41	-18.1	–	*
PLUM COULEE	510	592	677	82	16.1	*	–	85	14.4	*	–	167	32.7	*	–
PLUMAS	344	269	265	-75	-21.8	–	*	-4	-1.5	–	–	-79	-23.0	–	*
POINT DU BOIS	284	182	133	-102	-35.9	–	*	-49	-26.9	–	*	-151	-53.2	–	*
POPLARFIELD	142	74	74	-68	-47.9	–	*	0	0.0	–	–	-68	-47.9	–	*
PORTAGE LA PRAIRIE	12,388	13,086	13,198	698	5.6	–	–	112	0.9	–	–	810	6.5	–	–
POWERVIEW	902	691	724	-211	-23.4	–	*	33	4.8	–	–	-178	-19.7	–	*
RACKHAM	56	18	14	-38	-67.9	–	*	-4	-22.2	–	*	-42	-75.0	–	*
RAPID CITY	467	431	447	-36	-7.7	–	–	16	3.7	–	–	-20	-4.3	–	–
RATHWELL	197	157	127	-40	-20.3	–	*	-30	-19.1	–	*	-70	-35.5	–	*
REINFELD	213	256	312	43	20.2	*	–	56	21.9	*	–	99	46.5	*	–
RENNIE	135	98	100	-37	-27.4	–	*	2	2.0	–	–	-35	-25.9	–	*
RESTON	529	589	616	60	11.3	*	–	27	4.6	–	–	87	16.4	*	–
RICHER	339	288	312	-51	-15.0	–	*	24	8.3	–	–	-27	-8.0	–	–
RIDGEVILLE	86	33	37	-53	-61.6	–	*	4	12.1	*	–	-49	-57.0	–	*
RIDING MOUNTAIN	212	168	159	-44	-20.8	–	*	-9	-5.4	–	–	-53	-25.0	–	*
RIVER HILLS	65	64	59	-1	-1.5	–	–	-5	-7.8	–	–	-6	-9.2	–	–
RIVERS	1,574	1,107	1,157	-467	-29.7	–	*	50	4.5	–	–	-417	-26.5	–	*
RIVERTON	808	657	635	-151	-18.7	–	*	-22	-3.3	–	–	-173	-21.4	–	*
ROBLIN	1,368	1,953	1,913	585	42.8	*	–	-40	-2.0	–	–	545	39.8	*	–
ROLAND	374	301	333	-73	-19.5	–	*	32	10.6	*	–	-41	-11.0	–	*
RORKETON	273	229	227	-44	-16.1	–	*	-2	-0.9	–	–	-46	-16.8	–	*
ROSEISLE	66	45	92	-21	-31.8	–	*	47	104.4	*	–	26	39.4	*	–
ROSENFELD	316	263	315	-53	-16.8	–	*	52	19.8	*	–	-1	-0.3	–	–
ROSENGART	81	80	97	-1	-1.2	–	–	17	21.3	*	–	16	19.8	*	–
ROSENORT	76	88	277	12	15.8	*	–	189	214.8	*	–	201	264.5	*	–
ROSSBURN	591	696	664	105	17.8	*	–	-32	-4.6	–	–	73	12.4	*	–
ROSSER	67	46	68	-21	-31.3	–	*	22	47.8	*	–	1	1.5	–	–
RUSSELL	1,263	1,660	1,669	397	31.4	*	–	9	0.5	–	–	406	32.1	*	–
SAN CLARA	94	136	100	42	44.7	*	–	-36	-26.5	–	*	6	6.4	–	–
SANDILANDS	133	81	86	-52	-39.1	–	*	5	6.2	–	–	-47	-35.3	–	*
SANDY LAKE	383	301	331	-82	-21.4	–	*	30	10.0	*	–	-52	-13.6	–	*
SANDY HOOK	93	99	177	6	6.5	–	–	78	78.8	*	–	84	90.3	*	–
SANFORD	103	385	385	282	273.8	*	–	0	0.0	–	–	282	273.8	*	–
SCHANZENFELD	114	162	235	48	42.1	*	–	73	45.1	*	–	121	106.1	*	–
SCHOENWIESE	103	93	74	-10	-9.7	–	–	-19	-20.4	–	*	-29	-28.2	–	*
SELKIRK	8,576	10,037	10,013	1,461	17.0	*	–	-24	-0.2	–	–	1,437	16.8	*	–
SEVEN SISTERS FALLS	131	61	39	-70	-53.4	–	*	-22	-36.1	–	*	-92	-70.2	–	*
SHELLMOUTH	98	25	30	-73	-74.5	–	*	5	20.0	*	–	-68	-69.4	–	*

g = growth, 10% change or more
d = decline, 10% change or more

Centre	1961	1981	1986	change 61to81	% change 61to81	g	d	% change 81to86	change 81to86	g	d	% change 61to86	change 61to86	g	d
SHOAL LAKE	774	835	832	61	7.9	~	~	-3	-0.4	~	~	58	7.5	~	~
SIDNEY	154	140	151	-14	-9.1	~	~	11	7.9	~	~	-3	-1.9	~	~
SIFTON	245	210	206	-35	-14.3	~	*	-4	-1.9	~	~	-39	-15.9	~	*
SNOW LAKE	915	1,853	1,837	938	102.5	*	~	-16	-0.9	~	~	922	100.8	*	~
SNOWFLAKE	73	38	38	-35	-47.9	~	*	0	0.0	~	~	-35	-47.9	~	*
SOLSGIRTH	78	18	26	-60	-76.9	~	*	8	44.4	*	~	-52	-66.7	~	*
SOMERFELD	118	94	75	-24	-20.3	~	*	-19	-20.2	~	*	-43	-36.4	~	*
SOMERSET	587	596	534	9	1.5	~	~	-62	-10.4	~	*	-53	-9.0	~	~
SOURIS	1,841	1,731	1,751	-110	-6.0	~	~	20	1.2	~	~	-90	-4.9	~	~
SOUTH BEACH	182	233	223	51	28.0	*	~	-10	-4.3	~	~	41	22.5	*	~
SOUTH JUNCTION	233	61	68	-172	-73.8	~	*	7	11.5	*	~	-165	-70.8	~	*
SPERLING	172	118	102	-54	-31.4	~	*	-16	-13.6	~	*	-70	-40.7	~	*
SPRAGUE	364	199	230	-165	-45.3	~	*	31	15.6	*	~	-134	-36.8	~	*
SPRINGSTEIN	84	100	115	16	19.0	*	~	15	15.0	*	~	31	36.9	*	~
ST.ADOLPHE	217	928	1059	711	327.6	*	~	131	14.1	*	~	842	388.0	*	~
ST.AMBROISE	359	263	245	-96	-26.7	~	*	-18	-6.8	~	~	-114	-31.8	~	*
ST.CLAUDE	609	592	610	-17	-2.8	~	~	18	3.0	~	~	1	0.2	~	~
ST.EUSTACHE	332	285	290	-47	-14.2	~	*	5	1.8	~	~	-42	-12.7	~	*
ST.GEORGE	288	303	259	15	5.2	~	~	-44	-14.5	~	*	-29	-10.1	~	*
ST.JEAN BAPTISTE	521	584	571	63	12.1	*	~	-13	-2.2	~	~	50	9.6	~	~
ST.JOSEPH	109	48	49	-61	-56.0	~	*	1	2.1	~	~	-60	-55.0	~	*
ST.LAZARE	449	414	372	-35	-7.8	~	~	-42	-10.1	~	*	-77	-17.1	~	*
ST.LEON	60	197	157	137	228.3	*	~	-40	-20.3	~	*	97	161.7	*	~
ST.MALO	574	672	742	98	17.1	*	~	70	10.4	*	~	168	29.3	*	~
ST.PIERRE-JOLYS	856	919	912	63	7.4	~	~	-7	-0.8	~	~	56	6.5	~	~
STARBUCK	240	224	219	-16	-6.7	~	~	-5	-2.2	~	~	-21	-8.8	~	~
STE.AGATHE	298	326	325	28	9.4	~	~	-1	-0.3	~	~	27	9.1	~	~
STE.ANNE	653	1,338	1,402	685	104.9	*	~	64	4.8	~	~	749	114.7	*	~
STE.ROSE DU LAC	790	1,090	1,030	300	38.0	*	~	-60	-5.5	~	~	240	30.4	*	~
STEAD	55	28	13	-27	-49.1	~	*	-15	-53.6	~	*	-42	-76.4	~	*
STEEP ROCK	168	86	67	-82	-48.8	~	*	-19	-22.1	~	*	-101	-60.1	~	*
STEINBACH	3,739	6,676	7,473	2,937	78.6	*	~	797	11.9	*	~	3734	99.9	*	~
STOCKTON	61	29	17	-32	-52.5	~	*	-12	-41.4	~	*	-44	-72.1	~	*
STONEWALL	1,420	2,210	2,349	790	55.6	*	~	139	6.3	~	~	929	65.4	*	~
STRATHCLAIR	461	390	386	-71	-15.4	~	*	-4	-1.0	~	~	-75	-16.3	~	*
STUARTBURN	63	49	57	-14	-22.2	~	*	8	16.3	*	~	-6	-9.5	~	~
SUNDOWN	196	88	77	-108	-55.1	~	*	-11	-12.5	~	*	-119	-60.7	~	*
SWAN LAKE	307	367	351	60	19.5	*	~	-16	-4.4	~	~	44	14.3	*	~
SWAN RIVER	3,163	3,782	3,946	619	19.6	*	~	164	4.3	~	~	783	24.8	*	~
TEULON	749	925	953	176	23.5	*	~	28	3.0	~	~	204	27.2	*	~
THE PAS	4,671	6,390	6,283	1719	36.8	*	~	-107	-1.7	~	~	1,612	34.5	*	~
THE PAS AIRPORT	129	58	62	-71	-55.0	~	*	4	6.9	~	~	-67	-51.9	~	*
THICKET PORTAGE	275	195	186	-80	-29.1	~	*	-9	-4.6	~	~	-89	-32.4	~	*
THOMPSON	3,418	14,288	14,701	10,870	318.0	*	~	413	2.9	~	~	11,283	330.1	*	~
THORNHILL	105	52	65	-53	-50.5	~	*	13	25.0	*	~	-40	-38.1	~	*
TILSTON	101	47	41	-54	-53.5	~	*	-6	-12.8	~	*	-60	-59.4	~	*
TOLSTOI	99	79	56	-20	-20.2	~	*	-23	-29.1	~	*	-43	-43.4	~	*
TREHERNE	569	743	762	174	30.6	*	~	19	2.6	~	~	193	33.9	*	~
TYNDALL	241	421	447	180	74.7	*	~	26	6.2	~	~	206	85.5	*	~
UMPHERVILLE SETTLEMENT	61	256	225	195	319.7	*	~	-31	-12.1	~	*	164	268.9	*	~
UPPER SEVEN SISTERS	103	59	138	-44	-42.7	~	*	79	33.9	*	~	35	34.0	*	~
VASSAR	243	142	121	-101	-41.6	~	*	-21	-14.8	~	*	-122	-50.2	~	*

g = growth, 10% change or more
d = decline, 10% change or more

Centre	1961	1981	1986	change 61to81	% change 61to81	g	d	change 81to86	% change 81to86	g	d	change 61to86	% change 61to86	g	d
VICTORIA BEACH	74	111	189	37	50.0	*	~	78	70.3	*	~	115	155.4	*	~
VIRDEN	2,708	2,940	3,054	232	8.6	~	~	114	3.9	~	~	346	12.8	*	~
VISTA	79	42	34	-37	-46.8	~	*	-8	-19.0	~	*	-45	-57.0	~	*
VITA	316	364	384	48	15.2	*	~	20	5.5	~	~	68	21.5	*	~
VIVIAN	61	47	65	-14	-23.0	~	*	18	38.3	*	~	4	6.6	~	~
WABOWDEN	327	655	571	328	100.3	*	~	-84	-12.8	~	*	244	74.6	*	~
WAMPUM	50	17	23	-33	-66.0	~	*	6	35.3	*	~	-27	-54.0	~	*
WARREN	241	459	556	218	90.5	*	~	97	21.1	*	~	315	130.7	*	~
WASAGAMING	146	125	95	-21	-14.4	~	*	-30	-24.0	~	*	-51	-34.9	~	*
WASKADA	297	239	349	-58	-19.5	~	*	110	46.0	*	~	52	17.5	*	~
WAWANESA	456	492	502	36	7.9	~	~	10	2.0	~	~	46	10.1	*	~
WELLWOOD	73	67	68	-6	-8.2	~	~	1	1.5	~	~	-5	-6.8	~	~
WESTBOURNE	123	65	99	-58	-47.2	~	*	34	52.3	*	~	-24	-19.5	~	*
WESTGATE	69	15	16	-54	-78.3	~	*	1	6.7	~	~	-53	-76.8	~	*
WESTHAWK LAKE	80	· 90	73	10	12.5	*	~	-17	-18.9	~	*	-7	-8.8	~	~
WHEATLAND	195	32	40	-163	-83.6	~	*	8	25.0	*	~	-155	-79.5	~	*
WHITEMOUTH	385	320	323	-65	-16.9	~	*	3	0.9	~	~	-62	-16.1	~	*
WINKLER	2,529	5,046	5,926	2,517	99.5	*	~	880	17.4	*	~	3397	134.3	*	~
WINNIPEG	265,429	564,473	594,551	299,044	112.7	*	~	30,078	5.3	~		329,122	124.0	*	~
WINNIPEG BEACH	807	565	548	-242	-30.0	~	*	-17	-3.0	~	~	-259	-32.1	~	*
WINNIPEGOSIS	980	855	832	-125	-12.8	~	*	-23	-2.7	~	~	-148	-15.1	~	*
WOODLANDS	124	185	213	61	49.2	*	~	28	15.1	*	~	89	71.8	*	~
WOODRIDGE	289	170	202	-119	-41.2	~	*	32	18.8	*	~	-87	-30.1	~	*
YORK LANDING	76	229	238	153	201.3	*	~	9	3.9	~	~	162	213.2	*	~

g = growth, 10% change or more
d = decline, 10% change or more

APPENDIX C

ST. LAZARE

FACILITIES AND SERVICES, ST. LAZARE (1989)

Airport	
Ambulance Service	
Apartments	1
Suites	5
Assembly Halls	1
Bank/Credit Unions	1
Churches	2
Clinics	1
Day Care Centres	
Fire Protection	X
Garbage Disposal	
Hospitals	Birtle
Beds	
Hotels	1
Suites	
Libraries	
Motels	1
Suites	
Museums	
Newspapers	non-local
Nurseries	
Personal Care Homes	
Beds	
Police	Russell
Public Health Clinic1	
Radio Stations	non-local
Schools	1
Senior Citizen Homes	1
Units	12
Veterinary Clinic	1

Business and Professional Service Groups

	1989
Apparel, Accessories	0
Automotive	4
Building, Hardware	3
General Merchandise	0
Food, Beverage	4
Furniture, Appliances, Home Accessories	3
Professional	2
Financial	1
Others	6
TOTAL	23

Source: Manitoba Telephone Directory.

COMMUNITY PROFILE - ST. LAZARE

Population and Households

population	1986	372	households	1986	105
	1981	414		1981	105
	1976	476			
	1971	431			
	1966	389			
	1961	449			

1966 demographic profile		1986 demographic profile	
Age		Age	%
0 - 19		0 - 19	33.8
20 - 34		20 - 34	28.4
35 - 64		35 - 64	28.4
65+		65+	12.2

	total	0	1	2	3	
families by number of children at home (1986)	90	20	20	15	30	
	total	**>6**	**6 - 14**	**15 - 17**	**18+**	
children at home by age (1986)	170	35	50	25	55	
	total	**1**	**2**	**3**	**4 - 5**	**6+**
households by number of persons (1986)	105	20	20	20	30	15

average number of person per household (1986) 3.4
number of family households (1986) 90
average number of persons per family (1986) 3.8

marital status (1986):	total	married	widowed	divorced	single <15	single >15
	370	165	20	0	85	100

Employment and Income

labour force by industry		1981 %	1986 %
	trade	25.9	34.4
	service	29.6	28.1
	transport	7.4	9.4
	manufacturing	11.4	9.4

occupations	male	1981 %	1986 %	female	1981 %	1986 %
	construction	16.7	27.8	clerical	30.0	46.2
	sales	5.6	27.8	service	40.0	23.1
	machining	16.7	11.1	teaching	10.0	15.4

average household income (1986) $29,573 per annum
incidence of low income (1986) families 14.4% individuals N/A

household earnings (1986)	<$14,999	$15,000-$24,999	$25,000+
	31.6%	21.0%	47.4%

Sources: Statistics Canada, 1986; 1981; 1966.

HOUSING PROFILE - ST. LAZARE

tenure	1986		1981	
	own	rent	own	rent
	66.6%	33.3%		

types of units (1986)	total	single-detached	apt.5+ storeys	other
	105	95	0	10

number of apartment blocks (1988) 2 suites: 17

social housing (1988) 30 units
12 elderly 18 family

building permits (1982-1987) 6 permits
6 single 0 multiple

average rent (1986) $352
average payments, homeowners (1986) $223

period of construction (1986)	<1961	1961-1970	.971-1980	1981+
	38.1%	23.8%	23.8%	9.5%

homes in need of repair (1981) major 20.0% minor 36.0%
average value of dwelling (1986) $50,659

Sources: Statistics Canada, 1986; 1981.

RENTAL HOUSING INVENTORY - ST. LAZARE (1988)

PUBLIC STOCK

Multiple Units			
	12	EPH	Villa Decorby
Single Units			
	18	FPH	"Sesame Street"

	KEY
EPH	Elderly Persons Housing
FPH	Family Public Housing

PRIVATE STOCK

Multiple Units		
	5	Selby Street Apartments
	2	Fort Ellice Motel (suites)
Single Units		
	2 - 3	Single-detached privately-owned houses scattered throughout St. Lazare.

Sources: Canada Mortgage and Housing Corporation, Manitoba Department of Housing, Institute of Urban Studies.

RENTAL HOUSING STOCK - ST. LAZARE (1988)

PROPERTY NAME AND ADDRESS	DESCRIPTION	YEAR OF CONSTRUCTION	OWNER OR MANAGEMENT COMPANY	UNITS NUMBER & TYPE	RENTAL RATES	VACANCIES	PAYABLE SERVICES	CLIENTELE
Selby Street Apartments	Row Apartment low rise 1 storey	1960s Renovated 1972	Ernie Fouillard	5 3/3 bedroom 2 bachelor* *Adjoining suites used as one unit	$357.50	1 0	telephone, cable T.V. 3 bedroom suites do not come with major appliances.	families with children
Fort Ellice Motel	Row Apartment low rise	1960s	H. Huybrecht	2 1/1 bedroom 1/2 bedroom	$360.00	0 0	telephone, cable T.V.	families - without children
Villa Decorby	Row Apartment low rise	1975	MHRC	12 10 Bachelor 2/1 bedroom	rent-to-income	2 1	telephone, cable T.V.	seniors

Rental housing stock also includes 18 single family dwellings through the RNH program (15 in 1972 and 3 in 1988) and a number of privately owned houses (single detached).

Sources: Canada Mortgage and Housing Corporation, Manitoba Department of Housing, Institute of Urban Studies.

ROSSBURN

FACILITIES AND SERVICES, ROSSBURN (1989)

Airport	
Ambulance Service	X
Apartments	2
Suites	4
Assembly Halls	4
Bank/Credit Unions	2
Churches	6
Clinics	1
Day Care Centres	
Fire Protection	X
Garbage Disposal	X
Hospitals	1
Beds	10
Hotels	1
Suites	10
Libraries	1
Motels	
Suites	
Museums	
Newspapers	1 local/non-local
Nurseries	1
Personal Care Homes	1
Beds	20
Police	RCMP
Public Health Clinic1	1
Radio Stations	non-local
Schools	2
Senior Citizen Homes	1
Veterinary Clinic	14

Business and Professional Service Groups

	1982	1989	Change
Apparel, Accessories	0	13	+13
Automotive	13	16	+3
Building, Hardware	10	6	-4
General Merchandise	3	2	-1
Food, Beverage	8	10	+2
Furniture, Appliances, Home Accessories	2	2	0
Professional	3	3	0
Financial	2	2	0
Others	26	17	-9
TOTAL	67	71	+4

COMMUNITY PROFILE - ROSSBURN

Population and Households

population	
1986	664
1981	696
1976	652
1971	635
1966	638
1961	591

households	
1986	300
1981	295

1966 demographic profile

Age	%
0 - 19	28.8
20 - 34	14.6
35 - 64	31.1
65+	25.5

1986 demographic profile

Age	%
0 - 19	20.7
20 - 34	14.8
35 - 64	30.4
65+	34.1

families by number of children at home (1986)

total	0	1	2	3
185	105	35	20	25

children at home by age (1986)

total	>6	6 - 14	15 - 17	18+
155	35	60	20	40

households by number of persons (1986)

total	1	2	3	4 - 5	6+
300	105	110	35	40	10

average number of person per household (1986) 2.2
number of family households (1986) 185
average number of persons per family (1986) 2.8

marital status (1986):

total	married	widowed	divorced	single <15	single >15
660	360	85	5	95	115

Employment and income

labour force by industry

	1981 %	1986 %
trade	9.8	31.1
service	10.9	22.2
primary	75.4	17.8
government service	2.3	13.3

occupations

male	1981 %	1986 %
managerial	6.4	31.0
primary	80.9	17.2
construction	4.3	-
transport	4.3	-

female	1981 %	1986 %
service	23.1	27.8
clerical	-	27.8
primary	30.8	6.1
sales	23.1	11.1

average household income (1986) $16,640 per annum
incidence of low income (1986) families 15.3% individuals 42.3%

household earnings (1986)

<$14,999	$15,000-$24,999	$25,000+
55.0%	20.0%	21.7%

Sources: Statistics Canada, 1986; 1981; 1966.

HOUSING PROFILE - ROSSBURN

tenure	1986		1981	
	own	rent	own	rent
	78.0%	22.0%	81.4%	18.6%

types of units (1986)	total	single-detached	apt.5+ storeys	other
		295	260	035

number of apartment blocks (1988) 0 suites: 0

social housing (1988) 29 units
26 elderly 3 family

building permits (1982-1987) 0 permits
0 single 0 multiple

average rent (1986) $845
average payments, homeowners (1986) $231

period of construction (1986)	<1961	1961-1970	1971-1980	1981+
	42.4%	32.2%	23.7%	3.4%

homes in need of repair (1981) major 15.4% minor 40.4%
average value of dwelling (1986) $33,123

Source: Statistics Canada, 1986; 1981.

RENTAL HOUSING INVENTORY - ROSSBURN (1988)

PUBLIC STOCK

Multiple Units			
	14	EPH	Lions Manor
	12	EPH	Our Lady of Fatima
Single Units			
	3	RNH	

KEY

EPH	Elderly Persons Housing
RNH	Rural and Native Housing

PRIVATE STOCK

Multiple Units			
	2		Manor Drive (currently unrented by homeowner)
	3		Centennial Road
Single Units			
	10 - 20	single-detached privately-owned houses scattered throughout Rossburn.	

Sources: Canada Mortgage and Housing Corporation, Manitoba Department of Housing, Institute of Urban Studies.

PRIVATE RENTAL HOUSING STOCK - ROSSBURN (1988)

PROPERTY NAME AND ADDRESS	DESCRIPTION	YEAR OF CONSTRUCTION	OWNER OR MANAGEMENT COMPANY	UNITS NUMBER & TYPE	RENTAL RATES	VACANCIES	PAYABLE SERVICES	CLIENTELE
Centennial Road	Suites above a business	1960s	Diane Twerdon	3	N/A	N/A	N/A	N/A
Manor Drive	Suites within a house	1970s	Ted Wasylenko	2 2/2 bedroom	not being rented	—	—	previously housed single individuals (school teachers)
Rossburn Lions Manor	1 storey	1973	Lions Club	14 13 Bachelor 1/1 bedroom	rent-to-income	0	telephone, cable T.V., parking	seniors
Our Lady of Fatima	1 storey	1988	Knights of Columbus	12 12/1 bedroom	rent-to-income	0	telephone, cable T.V., parking	seniors

Sources: Canada Mortgage and Housing Corporation, Manitoba Department of Housing, Institute of Urban Studies.

GIMLI

FACILITIES AND SERVICES, GIMLI (1989)

Airport	
Ambulance Service	
Apartments	10
Suites	100
Assembly Halls	3
Bank/Credit Unions	3
Churches	4
Clinics	2
Day Care Centres	1
Fire Protection	
Garbage Disposal	
Hospitals	1
Beds	35
Hotels	2
Suites	141
Libraries	11
Motels	2
Suites	28
Museums	1
Newspapers	1 local/non-local
Nurseries	1
Personal Care Homes	1
Beds	92
Police	RCMP
Public Health Clinic1	1
Radio Stations	non-local
Schools	3
Senior Citizen Homes	4
Veterinary Clinic	1

Business and Professional Service Groups

	1982	1989	Change
Apparel, Accessories	6	18	+12
Automotive	15	15	0
Building, Hardware	10	8	-2
General Merchandise	3	3	0
Food, Beverage	23	29	+6
Furniture, Appliances, Home Accessories	4	5	+1
Professional	8	17	+9
Financial	3	3	0
Others	34	39	+5
TOTAL	106	137	+31

Sources: Manitoba's Economic Development Network; Report on Manitoba Communities.

COMMUNITY PROFILE - GIMLI

Population and Households

population			households		
	1986	1681		1986	645
	1981	1688		1981	580
	1976	1659			
	1971	2045			
	1966	2262			
	1961	1841			

1966 demographic profile		1986 demographic profile	
Age	%	Age	%
0 - 19	42.6	0 - 19	25.8
20 - 34	24.7	20 - 34	17.7
35 - 64	23.4	35 - 64	32.1
65+	9.3	65+	24.3

families by number of children at home (1986)	total	0	1	2	3
	430	165	110	95	50

children at home by age (1986)	total	>6	6 - 14	15 - 17	18+
	495	130	175	70	115

households by number of persons (1986)	total	1	2	3	4 - 5	6+
	645	205	210	80	130	20

average number of person per household (1986) 2.4
number of family households (1986) 425
average number of persons per family (1986) 3.0

marital status (1986):	total	married	widowed	divorced	single <15	single >15
	1680	800	215	40	315	300

Employment and Income

labour force by industry		1981 %	1986 %
	service	36.8	39.9
	commerce	10.5	20.3
	manufacturing	12.8	14.7
	government service	15.6	7.7

occupations	male	1981 %	1986 %	female	1981 %	1986 %
	managerial	13.2	16.7	service	35.4	24.6
	teaching	14.7	12.8	clerical	27.7	23.1
	service	10.3	11.5	teaching	9.2	13.8
	sales	7.4	10.3	sales	6.2	13.8

average household income (1986) $28,331 per annum
incidence of low income (1986) families 6.9% individuals 40.7%

household earnings (1986)	<$14,999	$15,000-$24,999	$25,000+
	35.1%	20.1%	44.8%

Sources: Statistics Canada, 1986; 1981; 1966.

HOUSING PROFILE - GIMLI

tenure	1986		1981	
	own	rent	own	rent
	72.9%	27.1%	66.4%	33.6%

types of units (1986)	total	single-detached	apt.5+ storeys	other
	645	585	0	60

number of apartment blocks (1988) 10 suites: 100

social housing (1988) 144 units
59 elderly 85 family

building permits (1982-1987) 19 permits
19 single 0 multiple

average rent (1986) $301
average payments, homeowners (1986) $344

period of construction (1986)	<1961	1961-1970	1971-1980	1981
	46.3%	20.1%	26.1%	7.5%

homes in need of repair (1981) major 7.1% minor 12.5%
average value of dwelling (1986) $59,643

Sources: Statistics Canada, 1986; 1981.

RENTAL HOUSING INVENTORY - GIMLI AND AREA (1988)

PUBLIC STOCK

Multiple Units

18	EPH	New Haven Lodge
18	EPH	New Harbour Lodge
12	RNH - EPH	Vesturland Villa
11	E & IPH	Landmark Apartments
60	FPH	Aspen Park Condominiums renovated

Also, 92 bed personal care home

	KEY
EPH	Elderly Persons Housing
RNH	Rural and Native Housing
E&IPH	Elderly and Infirm Persons Housing
FPH	Family Public Housing

Single Units

27	RNH

PRIVATE STOCK

Multiple Units

10	Gimli Apartments
10	Garden Court Apartments
9	Parkview Apartments
4	4-plex townhouse
4	4-plex townhouse
4	4 suite apartment

Also, duplexes; townhouses at Shorepointe Village Condominiums; townhouses at Aspen Park Condomimiums; at least 5 duplexes in town.

Single Units

Several single-detached privately-owned houses scattered throughout Gimli.

Sources: Canada Mortgage and Housing Corporation; Manitoba Department of Housing; Institute of Urban Studies.

RENTAL HOUSING STOCK - GIMLI (1988)

PROPERTY NAME AND ADDRESS	DESCRIPTION	YEAR OF CONSTRUCTION	OWNER OR MANAGEMENT COMPANY	UNITS NUMBER & TYPE	RENTAL RATES	VACANCIES	PAYABLE SERVICES	CLIENTELE
Gimli Apartments 34 - 2nd Avenue	Apartment - low rise	1960s	Sigmundson Management	10 4/1 bedroom 6/2 bedroom	$375.00 $406.00	1 / 1 bedroom 1 / 2 bedroom	hydro, telephone, parking, cable T.V.	seniors, single parents, individuals
Parkview Apts. 5th Ave. at 5th St. N.	Apartment - low rise	1960s	H. Feschuk	9 1/1 bedroom 8/3 bedroom	N/A $366.00	0 0	hydro, telephone, cable T.V.	families
Garden Court Apts 7th Ave. at 3rd St. N.	Apartment - low rise	1960s	Sigmundson Management	10 9/1 bedroom 1/bachelor	$263.00 rent supplement	0	hydro, telephone, cable T.V.	single seniors, individuals
Unnamed 7th Ave. at 4th St. S.	Fourplex 2 storey	1970s/1980s	Interlake Agencies	4 4/2 bedroom	$400.00 - $450.00	0	hydro, heat, telephone, cable T.V.	families, individuals
Unnamed 70 - 4th Ave.	Fourplex 2 Storey	1970s/1980s	Interlake Agencies	4 4/2 bedroom	$400.00 - $450.00	0	hydro, heat, cable T.V.	seniors
Unnamed 7th Ave. at 4th St. N.	Apartment - low rise 2 storey	1950s	N/A	4	N/A	N/A	N/A	N/A
Aspen Park Condominiums (2 ½ km outside Gimli)	Duplexes	1950s renovated 1980s	Interlake Agencies	134 62 duplexes 10 single-detached 2 bedroom 3 bedroom	 App. $325 App. $400	some vacancies	hydro, telephone cable T.V.	families, individuals
Shorepoint Village Condominiums S.E. ¼ Sec. 20 Twp. 19 Rge. 4E	Townhouses 3 storey	1960s	Interlake Agencies	2 bedroom 3 bedroom	App. $325 App. $400	Some vacancies	hydro, telephone, cable T.V.	families, individuals

PROPERTY NAME AND ADDRESS	DESCRIPTION	YEAR OF CONSTRUCTION	OWNER OR MANAGEMENT COMPANY	UNITS NUMBER & TYPE	RENTAL RATES	VACANCIES	PAYABLE SERVICES	CLIENTELE
New Haven Lodge 1st St. at 2nd Ave.	Apartment - low rise	1976	MHRC	18 14/bachelor 4/1 bedroom	rent-to-income	0 0	heat, hydro, telephone, cable T.V.	seniors
New Harbour Lodge 122 5th Ave.	Apartment - low rise	1979	MHRC	18 16/bachelor 2/1 bedroom	rent-to-income	0 0	heat, hydro, telephone, cable T.V.	seniors
Vesturland Villa Solvin Road	Apartment - low rise	1985	MHRC	12 12/1 bedroom	rent-to-income	0 0	- -	seniors
Landmark Apts. 93 1st Ave.	Apartment - low rise	1960s	Betal Home Foundation	11 11/1 bedroom	$160.00 $185.00	0 0	- -	seniors
Aspen Park	duplexes	1950s renovated 1980s	MHRC	60 2 and 3 bedroom	rent-to-income	several vacancies	N/A	families

Private rental housing stock also includes several single-detached and single-attached dwellings.

Sources: Canada Mortgage and Housing Corporation; Manitoba Department of Housing; Institute of Urban Studies.

KILLARNEY

FACILITIES AND SERVICES, KILLARNEY (1989)

Airport	X
Ambulance Service	X
Apartments	9
Suite	56
Assembly Halls	8
Bank/Credit Unions	4
Churches	8
Clinics	1
Day Care Centres	1
Fire Protection	X
Garbage Disposal	X
Hospitals	1
Beds	56
Hotels	2
Suites	23
Libraries	1
Motels	3
Suites	34
Museums	1
Newspapers	1 local/non-local
Nurseries	1
Personal Care Homes	1
Beds	32
Police	RCMP
Public Health Clinic	1
Radio Stations	non-local
Schools	3
Senior Citizen Homes	3
Veterinary Clinic	1

Business and Professional Service Groups

	1982	1989	Change
Apparel, Accessories	10	18	+8
Automotive	30	28	-2
Building, Hardware	16	18	+2
General Merchandise	3	7	+4
Food, Beverage	22	21	-1
Furniture, Appliances, Home Accessories	12	17	+5
Professional	17	16	-1
Financial	4	4	0
Others	49	50	+1
TOTAL	163	179	+16

Sources: Manitoba's Economic Development Network, Report on Manitoba Communities.

COMMUNITY PROFILE - KILLARNEY

Population and Households

			households		
population	1986	2318		1986	960
	1981	2342		1981	950
	1976	2348			
	1971	2075			
	1966	1836			
	1961	1729			

1966 demographic profile		1986 demographic profile	
Age	%	Age	%
0 - 19	33.0	0 - 19	24.8
20 - 34	13.3	20 - 34	18.6
35 - 64	30.8	35 - 64	29.8
65+	22.9	65+	26.5

families by number of children at home (1986)	total	0	1	2	3	
	635	305	135	130	65	
children at home by age (1986)	total	>6	6 - 14	15 - 17	18+	
	610	170	255	80	110	
households by number of persons (1986)	total	1	2	3	4 - 5	6+
	960	300	345	115	185	10

average number of person per household (1986) 2.3
number of family households (1986) 630
average number of persons per family (1986) 2.9
number of seniors (65+ years) living alone 195

marital status (1986):	total	married	widowed	divorced	single <15	single
>15	2310	1240	240	30	425	375

Employment and Income

labour force by industry

	1981 %	1986 %
commerce	37.8	38.7
trade	26.4	15.8
primary	6.0	12.7
government service	5.0	8.2

occupations

male	1981 %	1986 %	female	1981 %	1986 %
primary	9.9	19.1	service	23.8	34.6
construction	5.8	15.6	clerical	30.0	23.5
managerial	14.9	13.0	medical/health	17.5	13.6
sales	11.6	10.4	managerial	8.8	8.6
service	9.9	10.4			

average household income (1986) $22,029 per annum
incidence of low income (1986) families 18.7% individuals 35.6%

household earnings (1986)	<$14999	$15000-$24999	$25000+
	40.7%	30.2%	29.1%

Source: Statistics Canada, 1986; 1981; 1966.

HOUSING PROFILE - KILLARNEY

tenure	1986		1981	
	own	rent	own	rent
	77.2%	22.8%	78.7%	21.3%

types of units (1986)	total	single-detached	apt.5+ storeys	other
	965	820	0	145

number of apartment blocks (1988) 11 suites: 64

social housing (1988) 61 units
49 elderly 12 family

building permits (1982-1987) 52 permits
43 single 9 multiple

average rent (1986) $350
average payments, homeowners (1986) $347

period of construction (1986)	<1961	1961-1970	1971-1980	1981+
	45.5%	19.0%	26.5%	8.5%

homes in need of repair (1981) major 10% minor 18%

average value of dwelling (1986) $51,555

Sources: Statistics Canada, 1986; 1981.

KILLARNEY RENTAL HOUSING INVENTORY - KILLARNEY (1988)

PUBLIC STOCK

Multiple Units

15 EPH Willow Lodge
34E & IPHRoyal Manor

Also, 30 bed personal care home (levels 3/4)
39 bed senior citizens home (level 2)

Single Units

12 FPH
KEY
EPHElderly Persons Housing
E&IPHElderly and Infirm Persons Housing
FPHFamily Public Housing

PRIVATE STOCK

Multiple Units

12 Fairshaw Apartments
8 Lakeshore Apartments
8 Falk Apartments
8 Twin Apartments
8 Oak Leaf Apartments
6 Ellice Place
6 Evergreen Place
4 Pine Apartments
4 Unnamed - Mountain Avenue
2 Business with 2 suites
2 Business with 2 suites

Also,businesses on Broadway Avenue with suites.

Single Units

Several single-detached privately-owned houses scattered throughout Killarney.

Sources: Canada Mortgage and Housing Corporation; Manitoba Department of Housing, Institute of Urban Studies.

RENTAL HOUSING STOCK - KILLARNEY (1988)

PROPERTY NAME AND ADDRESS	DESCRIPTION	YEAR OF CONSTRUCTION	OWNER OR MANAGEMENT COMPANY	UNITS NUMBER & TYPE	RENTAL RATES	VACANCIES	PAYABLE SERVICES	CLIENTELE
Ellice Place 95 Ellice Drive	Apartment - low rise	Mid-late 1970s	Mark Pugh[a]	6 5/1 bedroom 1/2 bedroom	$319.00 $385.00	0 0	telephone, cable T.V.	seniors & individuals
Oak Leaf Apts. 500 Hossak Ave.	Apartment - low rise 8 plex	1984	Blain Johnson Mgd. by Dave Jones Agencies Ltd.[a]	8 2/1 bedroom 6/2 bedroom	$370.00 $430.00	0 0	telephone, cable T.V.	seniors
Evergreen Place 326 William	Fourplex, duplex	Mid-late 1970s	Mark Pugh	6 4/1 bedroom 2/2 bedroom	$319.00 $385.00	0 0	telephone, cable T.V.	seniors
Twin Apartments 501 Clark Ave./ 250 Finley St.	2 X Fourplex	1976	John Falk[a]	8 4/1 bedroom 4/2 bedroom	$350.00 $400.00	0 0	telephone, cable T.V.	seniors
Pine Apartments 433 Clark Ave.	Fourplex	1976	Ed Anderson	4 2/1 bedroom 2/2 bedroom	N/A	0 0	N/A	seniors
Falk Apartments 303 Young Street	Apartment - low rise, 8plex	Late 1970s	John Falk[a]	8 4/1 bedroom 4/2 bedroom	$371.00 $420.00	0 0	telephone, cable T.V.	seniors
Lakeshore Apts. 101 Govt. Road Allowance	Apartment - low rise, 8plex	1970s	D. Gibson	8 4/1 bedroom 4/2 bedroom	N/A	0	N/A	N/A
Fairshaw Apts. 102 North Railway	Apartment - townhouse	1975	F.C. Collyer[a]	12 1/1 bedroom 11/2 bedroom	$426.00	0 0	telephone, cable T.V.	primarily seniors, young couples
Unnamed 705 Mountain Ave.	Fourplex - 2 storeys	early 1980s	Mngd. by Norm Lewis Agencies[a]	4 2/1 bedroom 2/2 bedroom	N/A	1 0	N/A	N/A
Willow Lodge 416 Hossack	Apartment - low rise	1970s	CMHC	15 13 Bachelor 2/1 bedroom	rent-to-income	0 0	telephone, cable T.V., parking	seniors
Royal Manor 110 Clark Ave.	Apartment - low rise 2 storey	1982	Killarney Legion	34 32/1 bedroom 2/2 bedroom	rent-to-income	0 0	telephone, cable T.V., parking	seniors

[a] Personal interview conducted.

NOTE: Private market rental inventory also includes the rental of residential suites contained in commercial building, a suite in a temporary accommodation facility (Bills Lakeside Resort Service) and the rental of single detached units. There were several vacancies within this rental stock.

Sources: Canada Mortgage and Housing Corporation; Manitoba Department of Housing; Manitoba Housing and Renewal Corporation; Institute of Urban Studies.

WINKLER

FACILITIES AND SERVICES, WINKLER (1989)

Airport	
Ambulance Service	X
Apartments	44
Suites	544
Assembly Halls	3
Bank/Credit Unions	5
Churches	7
Clinics	1
Day Care Centres	1
Fire Protection	
Garbage Disposal	
Hospitals	2
Beds	94
Hotels	X
Suites	X
Libraries	1
Motels	2
Suites	33
Museums	1
Newspapers	1 local/non-local
Nurseries	1
Personal Care Homes	1
Beds	127
Police	Town
Public Health Clinic1	1
Radio Stations	1 local/non-local
Schools	4
Senior Citizen Homes	3
Veterinary Clinic	X

Business and Professional Service Groups

	1982	1989	Change
Apparel, Accessories	15	32	+17
Automotive	24	27	+3
Building, Hardware	12	13	+1
General Merchandise	8	7	-1
Food, Beverage	18	37	+19
Furniture, Appliances, Home Accessories	15	13	-2
Professional	24	26	+2
Financial	4	5	+1
Others	51	55	+4
TOTAL	171	215	+44

Sources: Manitoba's Economic Development Network, Report on Manitoba Communities.

COMMUNITY PROFILE - WINKLER

Population and Households

population			households		
	1986	5926		1986	2020
	1981	5046		1981	1670
	1976	3749			
	1971	2980			
	1966	2570			
	1961	2529			

1966 demographic profile		1986 demographic profile	
Age	%	Age	%
0 - 19	38.0	0 - 19	32.5
20 - 34	16.3	20 - 34	25.1
35 - 64	28.6	35 - 64	24.0
65+	17.1	65+	18.6

families by number of children at home (1986)	total	0	1	2	3	
	1495	560	290	325	315	
children at home by age (1986)	total	>6	6 - 14	15 - 17	18+	
	2075	660	760	270	385	
households by number of persons (1986)	total	1	2	3	4 - 5	6+
	2020	445	640	285	530	120

average number of person per household (1986) 2.8
number of family households (1986) 1480
average number of persons per family (1986) 3.3

marital status (1986):	total	married	widowed	divorced	single <15	single >15
	5920	2905	415	30	1445	1125

Employment and Income

labour force by industry	1981 %	1986 %
service	33.0	33.1
commerce	18.0	23.0
manufacturing	23.0	22.5
primary	8.7	7.2

occupations	1981 %	1986 %		1981 %	1986 %
machining	18.1	20.7	service	23.6	25.2
managerial	10.9	10.7	clerical	21.3	20.6
sales	12.9	10.4	medicine	15.7	17.0
construction	6.9	10.0	sales	5.6	11.5
processing	8.1	9.4			

average household income (1986) $25,682 per annum
incidence of low income (1986) families 13.5% individuals 47.3%

household earnings (1986)	<$14999	$15000-$24999	$25000+
	32.7%	27.0%	40.3%

Source: Statistics Canada, 1986; 1981; 1966.

HOUSING PROFILE - WINKLER

tenure	1986		1981	
	own	rent	own	rent
	69.6%	30.4%	74.7%	25.3%

types of units (1986)	total	single-detached	apt.5+ storeys	other
	2025	1515	105	405

number of apartment blocks (1988) 44 suites: 544

social housing (1988) 178 units
152 elderly 26 family

building permits (1982-1987) 480 permits
215 single 265 multiple

average rent (1986) $405
average payments, homeowners (1986) $345

period of construction (1986)	<1961	1961-1970	1971-1980	1981+
	30.0%	17.6%	36.1%	16.1%

homes in need of repair (1981) major 6% minor 15%
average value of dwelling (1986) $63,141

Source: Statistics Canada, 1986.

RENTAL HOUSING INVENTORY - WINKLER (1988)

PUBLIC STOCK

Multiple Units

11	EPH	Southview
12	EPH	Hillcrest Manor
9	LD/56.1	Unnamed - Royal Crescent
5	LD/56.1	Unnamed - Royal Crescent
47	E+IPH	Lions Manor
14	EPH	Heritage Manor
54	E+IPH	Heritage Apartments

Single Units

26	FPH

KEY

EPH	Elderly Persons Housing
E+IPH	Elderly & Inform Persons Housing
FPH	Family Public Housing
LD/56.1	Limited Dividend/Non-Profit Housing

PRIVATE STOCK

Multiple Units

36	Royal Arms
27	Westwind
24	Pebbleridge
24	Royal Corner
20	Greenview Estates
16	Pembina Apartments
15	Unnamed - Park Avenue
14	Autumnwood Manor I
12	Autumnwood Manor 2
12	Village Square Apartments
12	Unnamed - 3rd Street
12	Maple Manor
11	Triplet Apartments
10	Winkler Manor
10	Unnamed - Park Avenue
8	Sunshine Apartments
8	Unnamed - 6th Street
8	Unnamed - North Railway
8	Unnamed - Reitze Avenue
7	Unnamed - 2nd Street
7	Bethel Place
7	Sun Valley Place
6	Cedar Haven
6	Unnamed - Mountain Avenue
6	Lizbet Apartment
5	Town Square Apartment
5	Unnamed - Paramount Bay
5	Unnamed - Southview Drive
4	Unnamed - 2nd Avenue
4	Unnamed - 2nd Avenue
4	Woodhaven Apartment
4	Unnamed - 3rd Street
4	Unnamed - 3rd Street
4	Rainbow Apartment
4	Unnamed - Crystal Crescent
4	Unnamed - North Railway
4	G & T Apartments

Single Units

Several side-by-sides and single-detached dwellings scattered throughout Winkler.

Sources: Statistics Canada, Manitoba Department of Housing, Institute of Urban Studies.

RENTAL HOUSING STOCK - WINKLER (1988)

PROPERTY NAME AND ADDRESS	DESCRIPTION	YEAR OF CONSTRUCTION	OWNER OR MANAGEMENT COMPANY	UNITS NUMBER & TYPE	RENTAL RATES	VACANCIES	PAYABLE SERVICES	CLIENTELE
Southview Apts. 108 1st Street	Townhouse 2 storey	1975	MHRC	11 11/2 bedroom	rent-to-income	0 / 2 bedroom	parking, telephone Cable T.V.	families
Unnamed 142 2nd Street.	2 front - 2 back 1 storey	1980s	Ed Harder[a]	4 4/1 bedroom	d	N/A	N/A	b
Winkler Manor 151 2nd Street	Motel-style 1 storey	1980s	Wayne Peters[a]	10 primarily 1 bedroom	d	N/A	N/A	b
Unnamed 161 2nd Street	2 front - 2 back 1 storey	1980s	John Banman[a]	4 4/1 bedroom	d	N/A	N/A	b
Unnamed 250 2nd Street	Motel-style 1 storey	1980s	Don Klassen[a]	7 7/1 bedroom	d	N/A	N/A	b
Sunshine Apts. 345 2nd Street	Motel-style 1 storey	1980s	Groening Farms (Portage La Prairie)	8 primarily 1 bedroom	d	N/A	N/A	b
Unnamed 122 3rd Street	Motel-style 1 storey	1980s	Abiene Supply[a]	12 primarily 1 bedroom	d	N/A	N/A	b
Maple Manor 144 3rd Street	Motel-style 1 storey	1980s	Anne Fast[a]	12 12/1 bedroom	d	N/A	N/A	b
Woodhaven Apts. 169 3rd Street	2 front - 2 back 1 storey	1980s	Henry Banman[a]	4 4/1 bedroom	d	N/A	N/A	b
Unnamed 220 3rd Street	2 front - 2 back 1 storey	1980s	Anne Wiebe[a]	4 4/1 bedroom	d	N/A	N/A	b
Unnamed 259 3rd Street	2 front - 2 back 1 storey	1980s	Klaas Enns[a]	4 4/1 bedroom	d	N/A	N/A	b
Town Square A9pts. 343 3rd Street	Motel-style 1 storey	1980s	Dave Penner[a]	5 primarily 1 bedroom	d	suites available	N/A	b
Triplet Apts. 115 4th Street	Apartment - 2 storey	1967	David Friesen[a]	11 6/1 bedroom 5/2 bedroom	$325.00 $375.00	0 / 1 bedroom 0 / 2 bedroom	hydro, telephone Cable T.V.	childless families, individuals

[a] Residents of Winkler
b Units primarily house senior citizens
c Some units sold as condominiums
d Average rent 1 bedroom $400/month
2 bedroom $450/month
3 bedroom $525/month

Sources: Canada Mortgage and Housing Corporation; Manitoba Department of Housing; Institute of Urban Studies.

PROPERTY NAME AND ADDRESS	DESCRIPTION	YEAR OF CONSTRUCTION	OWNER OR MANAGEMENT COMPANY	UNITS NUMBER & TYPE	RENTAL RATES	VACANCIES	PAYABLE SERVICES	CLIENTELE
Autumnwood Manor 1 175 4th Street	Motel-style 1 storey	1980s	FWR Developments[a]	14 13/1 bedroom 1/2 bedroom	d	N/A	N/A	Seniors (singles,couples)
Autumnwood Manor 2 186 3rd Street	Motel-style 1 storey	1980s	FWR Developments[a]	12 9/1 bedroom 3/2 bedroom	d	N/A	N/A	Seniors (singles,couples)
Cedar Haven 420 Pembina Avenue	Motel-style 1 storey	1970s/1980s	Cornie Hiebert[a]	6 6/1 bedroom	d	suites available	N/A	Seniors
Pembina Apts. 445, 455, 475 Pembina Avenue	Motel-style 1 storey	1960s/1970s	Dunhill Enterprises Morden	16	d	suites available	N/A	N/A
Bethel Place 121 Main Street	Motel-style 1 storey	1980s	Aron Hildebrand (Wpg.)	7 primarily 1 bedroom	d	suites available	N/A	b
Hillcrest Manor 159 Main Street	Apartment - 1 storey	1972	MHRC	12 10/ bachelor 2/1 bedroom	rent-to-income	3 / bachelor 1 / 1 bedroom	telephone, Cable T>V.	Seniors (singles)
Pebbleridge Apts. 520, 530, 540 Main St.	Townhouse - 2 storey	1978	Pine Hill Management (Wpg.)	8 X 3 24/2 bedroom	8 @ $455 16 @ $455	3 / 2 bedroom	heat, hydro, telephone, Cable T.V.	families, individuals
Westwind Apartments 592 Main Street N.	Apartment - 3 storey	1975	50862 Manitoba Ltd. (Wpg.)	27 15/1 bedroom 12/2 bedroom	$378 - $399 $465.00	2 / 1 bedroom 1 / 2 bedroom	telephone, Cable T.V.	families, individuals
Unnamed 241-255 6th Street	1 storey	1980s	N/A	8 primarily 1 bedroom	d	N/A	N/A	b
Lions Manor 345 - 6th Street	Apartment - Highrise 6 storey	1982	Winkler Home for the Aged[a]	47 42/1 bedroom 5/2 bedroom	$325.00 $370.00	0 / 1 bedroom 0 / 2 bedroom	telephone, parking Cable T.V.	seniors (singles, couples)
303-314, 330-356, 360-376 Sun Valley Bay[b]	Townhouse - 1 storey	1987	Andrew Enns[a]	8 X 2, 7 X 2[b] 4/1 bedroom 3/2 bedroom	$450.00 $550.00	0 / 1 bedroom 0 / 2 bedroom	heat, hydro telephone, Cable T.V.	seniors, families, individuals

[a] Residents of Winkler

b Units primarily house senior citizens

c Some units sold as condominiums

d Average rent 1 bedroom $400/month
2 bedroom $450/month
3 bedroom $525/month

PROPERTY NAME AND ADDRESS	DESCRIPTION	YEAR OF CONSTRUCTION	OWNER OR MANAGEMENT COMPANY	UNITS NUMBER & TYPE	RENTAL RATES	VACANCIES	PAYABLE SERVICES	CLIENTELE
Heritage Manor 309 7th Street	1 storey	1958	Winkler Home for the Aged[a]	14 10/ bachelor 4/1 bedroom	$190.00 $250.00	0 / bachelor 0 / 1 bedroom	telephone, parking Cable T.V.	seniors (singles,couples)
Heritage Apartments 347 - 9th Street	Apartment - Highrise 6 storey	1968	Winkler Home for the aged[a]	54 42/ bachelor 12/1 bedroom	$190.00 $250.00	0 / bachelor 0 / 1 bedroom	telephone, parking Cable T.V.	seniors (singles, couples)
Rainbow Apartments 760, 770, 780, 790 Stanley Avenue	Motel-style 1 storey	1980s	David Driedger[a]	4 primarily 1 bedroom	d	N/A	N/A	N/A
Unnamed 1204, 1201, 1214, 1220 Crystal Crescent	Motel-style 1 storey	1970s	Shell Seed Co. Ltd.[a]	4	d	N/A	N/A	N/A
Unnamed 1107 Mountain Avenue	1 storey	1970s/80s	Henry Toews[a]	6	d	N/A	N/A	N/A
Lizbet Apartments 1117 Mountain Avenue	1 storey	1970s/80s	St. Theresa School (St. Theresa Point, Mb.)	6	d	N/A	N/A	N/A
Greenview Estates 333 15th Avenue	Townhouse - 2 storey	1970s/1980s	Greenview Estates Winnipeg	20 20/2 bedroom	d	suites available	heat, hydro, telephone, parking, Cable T.V.	families, individuals
Unnamed 1402-1410 Paramount Bay	Motel-style 1 storey	1980s	Randy Platt[a]	5	d	suites available	N/A	N/A
Unnamed 400 Park Avenue	Motel-style 1 storey	1980s	H.A. Friesen[a]	15 primarily 1 bedroom	$365.00	suites available	N/A	N/A
Unnamed 451 Park Avenue/ 851 North Railway	1 storey	1970s/1980s	H.F. Wiebe[a]	2 X 5	d	N/A	N/A	N/A

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PROPERTY NAME AND ADDRESS	DESCRIPTION	YEAR OF CONSTRUCTION	OWNER OR MANAGEMENT COMPANY	UNITS NUMBER & TYPE	RENTAL RATES	VACANCIES	PAYABLE SERVICES	CLIENTELE
Unnamed 611 North Railway	Motel-style 1 storey	1980s	H.A. Friesen[a]	8	d	N/A	N/A	N/A
Unnamed 621 North Railway	1 storey	1980s	Ed Krahn[a]	4	d	N/A	N/A	N/A
G & T Apartments 1783 North Railway	1 storey	1980s	G & T Apts.[a] 236 - 7th S. Wkl.	4	d	N/A	N/A	N/A
Unnamed 800 Rietze Avenue	Motel-style 1 storey	1980s	H.F. Wiebe	8	d	N/A	N/A	N/A
Royal Corner Apts. 225 & 229 Royal Crescent	Townhouse - 3 storey	1970s	John Dyck	2 X 12 18 1/bedroom 6 2/bedroom	d	N/A	N/A	families, individuals
Unnamed 249 - 265 Royal Cres.	Townhouse - 2 storey	1986	MHRC	9 9/2 bedroom	rent-to-income	0 / 2 bedroom	hydro, telephone, Cable T.V.	families
Royal Arms Apts. I / II 258 Royal Crescent/ 265 Imperial Bay	Townhouse - 3 storey	1986/87	Penner Properties	2X18 2/1 bedroom 34/2 bedroom	N/A 12 @ $443 32 @ $472	0 / 1 bedroom 8 / 2 bedroom	hydro, telephone, Cable T.V.	families
Unnamed 281-289 Royal Crescent	Townhouse - 2 storey	1986	MHRC	5 5/2 bedroom	rent-to-income	0 / 2 bedroom	hydro, telephone, Cable T.V.	families
Village Square Apts. 291 Royal Crescent	Townhouse - 2 storey	1970s	George Enns[a]	2X6 8/2 bedroom 4/3 bedroom	d	0 / 2 bedroom 0 / 3 bedroom	N/A	families
Unnamed 123 - 131 Southview Dr.	Motel-style 1 storey	1980s	Rudy Funk[a]	5	d	N/A	N/A	N/A

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SELKIRK

FACILITIES AND SERVICES, SELKIRK (1989)

Airport	X
Ambulance Service	X
Apartments	9
Suites	56
Assembly Halls	4
Bank/Credit Unions	5
Churches	19
Clinics	2
Day Care Centres	3
Fire Protection	X
Garbage Disposal	X
Hospitals	2
Beds	425
Hotels	2
Suites	37
Libraries	1
Motels	4
Suites	24
Museums	1
Newspapers	local/non
Nurseries	2
Personal Care Homes	2
Beds	242
Police	RCMP
Public Health Clinic	1
Radio Stations	local/non
Schools	6
Senior Citizen Homes	4
Veterinary Clinic	5

Business and Professional Service Groups

	1982	1989	Change
Apparel, Accessories	13	15	+2
Automotive	27	37	+10
Building, Hardware	15	13	- 2
General Merchandise	7	7	0
Food, Beverage	40	44	+4
Furniture, Appliances, Home Accessories	7	12	+5
Professional	40	51	+6
Financial	8	6	-2
Others	81	88	+7
TOTAL	238	273	+35

Sources: Manitoba Economic Development Network; Report on Manitoba Communities.

COMMUNITY PROFILE - SELKIRK

Population and Households

population	1986	10013	households	1986	3390
	1981	10037		1981	3225
	1976	9862			
	1971	9331			
	1966	9157			
	1961	8576			

1966 demographic profile

Age	%
0 - 19	40.8
20 - 34	18.8
35 - 64	31.5
65+	8.9

1986 demographic profile

Age	%
0 - 19	28.7
20 - 34	23.7
35 - 64	32.6
65+	15.1

families by number of children at home (1986)

total	0	1	2	3+
2550	795	675	700	385

children at home by age (1986)

total	>6	6 - 14	15 - 17	18+
3330	690	1255	480	900

households by number of persons (1986)

total	1	2	3	4 - 5	6+
3390	755	985	600	945	105

average number of person per household (1986) 2.7
number of family households (1986) 2525
average number of persons per family (1986) 3.1
number of seniors (65+ years) living alone 410

marital status (1986):

total	married	widowed	divorced	single <15	single >15
10020	4690	760	265	2030	2275

Employment and Income

labour force by industry

	1981 %	1986 %
service	36.5	38.6
manufacturing	20.2	16.6
trade	13.4	13.9
government service	9.7	9.7

occupations

male	1981 %	1986 %	female	1981 %	1986 %
machining	15.1	12.2	clerical	28.4	29.0
transport	6.7	11.2	service	24.3	21.9
construction	8.6	10.9	medical/health	22.7	18.5
service	10.4	10.7	sales	7.8	9.5
managerial	10.2	9.9			
processing	11.4	9.9			

average household income (1986) $32,140 per annum
incidence of low income (1986) families 14.4% individuals 40.4%

household earnings (1986)

<$14999	$15000-$24999	$25000+
28.8%	16.7%	54.9%

Source: Statistics Canada, 1986; 1981; 1966.

HOUSING PROFILE - SELKIRK

tenure	1986		1981	
	own	rent	own	rent
	67.6%	32.4%	67.0%	33.0%

types of units (1986)	total	single-detached	apt.5+ storeys	other
	3390	2450	125	815

number of apartment blocks (1988) 29 suites: 698

social housing (1988) 538 units
249 elderly 288 family 1 special use

building permits (1982-1987) 1128 permits
957 single 171 multiple

average rent (1986) $413
average payments, homeowners (1986) $443

period of construction (1986)	<1961	1961-1970	1971-1980	1981+
	40.4%	23.9%	31.0%	5.0%

homes in need of repair (1981) major 7.4% minor 21.1%
average value of dwelling (1986) $58534

1 Does not include suites in 1 apartment.

2 Development for Selkirk and District Planning Area. Includes St. Clements and St. Andrews.

Source: Statistics Canada, 1986; 1981.

RENTAL HOUSING INVENTORY - SELKIRK (1988)

PUBLIC STOCK

Multiple Units

10	EPH	Unnamed - Fox Avenue
10	EPH	Unnamed - Fox Avenue
55	EPH	Unnamed - Eaton Avenue
64	EPH	Parkview Manor
14	FPH	Unnamed - Selkirk Avenue
12	FPH	Unnamed - Main Street
12	FPH	Unnamed - Eveline Street
36	LD/56.1	Unnamed - Mercy Street
75	LD/56.1	Knights Centre
40	LD/56.1	Kiwanis Centre
35	E + IPH	Lions Centennial Centre

Single Units (Single-detached, Duplexes)

26	FPH	Queen Avenue, Dufferin Avenue
25	FPH	Greenwood Ave., Strathnaver Ave.
16	FPH	Manchester Ave., McLean Ave.
38	FPH	Phyllis Ave., Vaughan St., Manchester Ave.
10	FPH	Netley Avenue, McLean Avenue
39	FPH	Outwaite Drive
1	Special	N/A
20	LD/56.1	Robinson Avenue

	KEY
EPH	Elderly Persons Housing
FPH	Family Public Housing
LD/56.1	Limited Dividend/Non-Profit Housing
E&IPH	Elderly and Infirm Persons Housing
Special	Special Use Housing

PRIVATE STOCK

Multiple Units

36	Deerwood Place
36	Unnamed - Eveline Street
32	Manchester Apartments
32	Woodsmill Home
29	Century Place
29	Lord Selkirk Benson
22	Reid Apartments
19	Garry Manor
18	Evergreen Apts. - Reid Ave.
14	Maple Grove Apartments
13	Venus Apartments
12	Unnamed - Toronto Avenue
9	Unnamed - Manitoba Avenue
8	Evergreen Apartments - Main St.
7	Warren Apartments
6	Sinclair Apartments
4	Unnamed Apts. - Selkirk Ave.
N/A[1]	Tollack Place

Also, 3(?) suites within a Reid Ave. home

Single Units

Several single-detached privately owned homes scattered throughout Selkirk.

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[1] Total number of suites unknown. Six storey building.

Sources: Manitoba Department of Housing; Canada Mortgage and Housing Corporation; Institute of Urban Studies.